

Ex. '8'



CitiMortgage, Inc.  
P.O. Box 6243  
Sioux Falls, SD 57117-6243

ASPEG



01/17/2017

0001577-0001577 50106 801 596646  
WILLIAM R SCHULTE  
MELANI SCHULTE  
9811 W CHARLESTON BLVD STE 2-351  
LAS VEGAS, NV 89117

SCANNED

RE: 9500 ASPEN GLOW DR  
LAS VEGAS, NV 89134

Account Number: [REDACTED] 51

Dear CitiMortgage, Inc. Customer(s):

In accordance with the federal Real Estate Settlement Procedures Act (RESPA) and Regulation X, CitiMortgage has designated an address where you must send a written request for information, a written notice of error, or a qualified written request.

Effective February 1, 2017 there is a new designated address as follows:

CitiMortgage, Inc.  
PO Box 6728  
Sioux Falls, SD 57117-6728

For additional information, please visit [www.citimortgage.com/contactus](http://www.citimortgage.com/contactus).

Sincerely,

Customer Service Department

**TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY OF A BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH OBLIGATION.**



HDPZG

## Mortgage Account Information

citi

Account Number: [REDACTED] 51-7  
 Payment Due Date:<sup>†</sup> N/A  
 Amount Due:<sup>†</sup> \$148,500.28

Statement Date: 01/18/17

How to reach us

www.citimortgage.com

Homeowner Assistance: 1-877-435-3314\*

Please reference your account number [REDACTED] 51 when calling.

\*Calls are randomly monitored and recorded to ensure quality service.

The CitiMortgage Foreclosure Attorney is TIFFANY &amp; BOSCO, P.A., 602-255-6000.

## Explanation of Amount Due

Principal	\$87,997.47
Interest	\$45,405.75
Escrow	\$13,045.97
Fees Charged	\$82.88
Past Due Fees/Late Charges	\$2,222.21
Unapplied Funds Allocation	-\$254.00
<b>Total Amount Due<sup>†</sup></b>	<b>\$148,500.28</b>

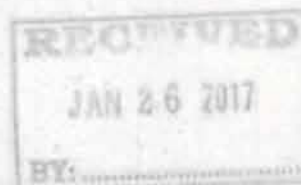
## Account Information

WILLIAM R SCHULTE  
 MELANI SCHULTE  
 Property Address: 9500 ASPEN GLOW DR  
 LAS VEGAS, NV 89134

Type of Mortgage	FIXED RATE LOAN
Outstanding Principal Balance	\$87,997.47
Interest Rate	7.50000%
Escrow Balance	-\$13,045.97
CitiMortgage Taxes Paid Year to Date	\$0.00

## Past Payments Breakdown

	Paid Since Last Statement	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Unapplied Funds	\$0.00	\$254.00
<b>Total</b>	<b>\$0.00</b>	<b>\$254.00</b>



## Transaction Activity Since Last Statement (11/18/16 to 01/18/17)

Date	Description	Charges/Adjustments	Payments
12/01/16	Interest on Escrow Advance	\$2.59	
12/09/16	Escrow Disbursement - County Tax		-\$440.72
01/01/17	Interest on Escrow Advance	\$80.29	

**\*\*Partial Payments:** Any partial payment that you make, other than a full reinstatement or payment of the total amount due, will not be applied to your mortgage but instead will be returned to you, as your loan has been accelerated and the accelerated amount is now due. If you are on an approved homeowner assistance plan, partial payments may be held in a separate unapplied account and credited according to the terms of the plan. The unapplied amount shown in the Past Payment Breakdown section of this statement, under the Paid Year to Date column, reflects the balance of unapplied funds held as of the statement date and should not be construed as a Year to Date amount.

Important messages continued on the next page

citi®

P.O. Box 6243  
 Sioux Falls, SD 57117-6243

Mortgage Statement  
 Enclosed

<sup>†</sup> THIS AMOUNT DUE IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT REFLECT FEES AND COSTS NOT BILLED OR POSTED TO YOUR ACCOUNT AS OF THE STATEMENT DATE. YOUR LOAN HAS BEEN ACCELERATED UNDER STATE LAW AND THE ACCELERATED AMOUNT SHOWN IS NOW DUE. CITIMORTGAGE, HOWEVER, ALLOWS REINSTATEMENTS OF LOANS ACCELERATED PRIOR TO FORECLOSURE SALE. YOU MUST CONTACT THE CITIMORTGAGE ATTORNEY IDENTIFIED ON PAGE 1 FOR YOUR CURRENT REINSTATEMENT AMOUNT OR PAYOFF AMOUNT. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY.

00000267 1 26501966 DTF 00000267

WILLIAM R SCHULTE  
 MELANI SCHULTE  
 9811 W CHARLESTON BLVD STE 2-351  
 LAS VEGAS NV 89117

00028526 DFG





## Delinquency Notice

citi

As of 04/01/10, you are late on your mortgage payments. Your loan is in foreclosure, and fees and costs will continue to accrue unless the loan is fully reinstated or paid in full. You must contact the CitiMortgage foreclosure attorney identified on page 1 for your current reinstatement amount or payoff amount.

## Recent Account History

- Payment due 08/01/16: Unpaid amount of \$141,670.43.
- Payment due 09/01/16: Unpaid amount of \$142,626.77.
- Payment due 10/01/16: Unpaid amount of \$145,710.84.
- Payment due 11/01/16: Unpaid amount of \$146,242.74.
- Payment due 12/01/16: Unpaid Regular Monthly Payment amount of \$146,858.64.
- Payment due 01/01/17: Unpaid Regular Monthly Payment amount of \$94,792.07.
- **Your loan has been accelerated. The amount now due is: \$148,500.28.**  
This accelerated amount due is for informational purposes only and does not reflect fees and costs not billed or posted to your account as of the statement date. Your loan has been accelerated under state law and the accelerated amount is now due. CitiMortgage, however, allows reinstatements of loans accelerated prior to foreclosure sale. You must contact the CitiMortgage attorney identified on page 1 for your current reinstatement amount or payoff amount. If you are represented by an attorney, provide a copy of this statement to your attorney.\*

Please note that a first notice or filing required by applicable law for judicial or non-judicial foreclosure has been made.

If You Are Experiencing Financial Difficulty: HUD-approved housing counseling agencies are available to provide you with information about mortgage and foreclosure counseling and assistance. Call 1-800-569-4287 to speak with an expert about your individual situation or visit HUD at [www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm)

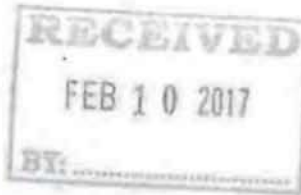
\*THIS AMOUNT DUE IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT REFLECT FEES AND COSTS NOT BILLED OR POSTED TO YOUR ACCOUNT AS OF THE STATEMENT DATE. YOUR LOAN HAS BEEN ACCELERATED UNDER STATE LAW AND THE ACCELERATED AMOUNT SHOWN IS NOW DUE. CITIMORTGAGE, HOWEVER, ALLOWS REINSTATEMENTS OF LOANS ACCELERATED PRIOR TO FORECLOSURE SALE. YOU MUST CONTACT THE CITIMORTGAGE ATTORNEY IDENTIFIED ON PAGE 1 FOR YOUR CURRENT REINSTATEMENT AMOUNT OR PAYOFF AMOUNT. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY.

485103





CitiMortgage, Inc.  
PO Box 790005  
St. Louis MO 63179-0005



02/02/17

00000033 BB 10Z 034 DFL0145D NBC 192



WILLIAM R SCHULTE  
MELANI SCHULTE  
9811 W CHARLESTON BLVD STE 2-351  
LAS VEGAS NV 89117

00000302  
UPOR



RE: Property Address: 9500 Aspen Glow Dr  
Las Vegas, NV 89134  
CitiMortgage Loan#: [REDACTED] 51

Dear CitiMortgage Client(s):

Your account has been assigned to the Homeowner Support Team. This team of dedicated Homeowner Support Specialists will assist you by exploring various financial hardship solutions, whether your goal is to remain in your home, sell your property, or return ownership to Citi.

It is very important that you call now if you are experiencing any financial hardship. You may be eligible for one of the hardship assistance programs below. You will be asked questions to see if you are pre-eligible for any of the following loss mitigation assistance options:

- Refinance your loan with us or another lender.
- Modification: Modify your loan terms with us; if you want to remain in your home, we may be able to come to an affordable solution so you may retain ownership of your home.
- Payment forbearance could temporarily give you more time to pay your monthly payment.
- Short Sale or Deed in Lieu: If you do not wish to retain home ownership, even if your property is worth less than you owe, these options may allow you to move without paying any cash. If you are not able to continue paying your mortgage, your best option may be to find more affordable housing. As an alternative to foreclosure, you may be able to sell your home and use the proceeds to pay off your current loan.

We look forward to working with you! Call us today to learn more about your hardship assistance options and for instructions on how to apply. The longer you wait, or the further you fall behind on your payments, the harder it will be to find a solution.

As a valued customer, we encourage you to take advantage of FREE credit counseling services that can provide a plan for a debt-free future. Call a credit counseling service in your area or 1-866-889-9347\* today!

CitiMortgage, Inc. does not endorse any specific credit counseling agency and is providing this number as a courtesy to our customers. Consumer Credit Counseling Services is not affiliated with CitiMortgage, Inc.

For help understanding this notice and exploring your options at no charge, the Federal government provides contact information for HUD-approved housing counselors, which you can access by contacting the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/mortgagehelp/>, the Department of Housing and Urban Development at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or by calling the Homeowners HOPE™ Hotline Number 1-888-995-HOPE(4673) and ask for MHA Help.

If you have questions regarding this letter or if you are concerned with how we have handled your account, please call us at 1-855-843-2549 Monday - Thursday 7:00 a.m. - 8:00 p.m. CT, Friday 7:00 a.m. - 5:00 p.m. CT, and Saturday 7:00 a.m. - 4:00 p.m. CT. You may also contact us via mail at: CitiMortgage, Inc., Homeowner Support Team, 1000 Technology Drive, MS 420, O'Fallon, MO 63368.

Note: You may also find out more about ways we can assist you at a special CitiMortgage website: [www.homeownersupport.com](http://www.homeownersupport.com).

In accordance with federal law, CitiMortgage, Inc. has designated the following address where you must send a written request for information, a written notice of error, or a qualified written request:

CitiMortgage, Inc.  
PO Box 6728  
Sioux Falls, SD 57117-6728

Sincerely,

CitiMortgage, Inc.

#### NOTICES

TTY Services available: Dial 711 from the United States; Dial 1-866-280-2050 from Puerto Rico.

CALLS ARE RANDOMLY MONITORED AND RECORDED TO ENSURE QUALITY SERVICE.

Hours of operation provided reflect general hours of the Homeowner Support Team.

If responding through e-mail, please do not include confidential information. E-Mail communication is randomly monitored to ensure quality service.

The purpose of this communication is an attempt to collect a debt and any information obtained will be used for that purpose.

If an attorney represents you, please refer this letter to your attorney and provide us with the attorney's name, address and telephone number.

**TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY OF A BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH OBLIGATION.**

LM1123.26612



ASPEG

## Mortgage Account Information

citi

Account Number: [REDACTED] 51-7  
 Payment Due Date: 03/01/17  
 Amount Due: \$99,310.43

FEB 24 2017

Statement Date: 02/17/17

How to reach us

www.citimortgage.com

Homeowner Assistance: 1-877-435-3314\*

Please reference your account number [REDACTED] 51 when calling.

\*Calls are randomly monitored and recorded to ensure quality service.

## Explanation of Amount Due

Principal	\$555.87
Interest	\$325.54
Escrow	\$185.08
<b>Regular Monthly Payment</b>	<b>\$1,066.49</b>
Fees Charged	\$80.29
Past Due Amount	\$98,163.65
<b>Total Amount Due</b>	<b>\$99,310.43</b>

## Account Information

WILLIAM R SCHULTE  
 MELANI SCHULTE  
 Property Address: 9500 ASPEN GLOW DR  
 LAS VEGAS, NV 89134

Type of Mortgage	FIXED RATE LOAN
Outstanding Principal Balance	\$87,997.47
Interest Rate	7.50000%
Escrow Balance	-\$13,486.69
CitiMortgage Taxes Paid Year to Date	\$440.72



SCANNED

## Past Payments Breakdown

	Paid Since Last Statement	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Partial Payment (Unapplied)**	\$0.00	\$254.00
<b>Total</b>	<b>\$0.00</b>	<b>\$254.00</b>

## Transaction Activity Since Last Statement (01/19/17 to 02/17/17)

Date	Description	Charges/Adjustments	Payments
02/01/17	Interest on Escrow Advance	\$80.29	
02/09/17	Escrow Disbursement - County Tax		-\$440.72

**\*\*Partial Payments:** Any partial monthly payments that you make are not applied to your mortgage, but instead are held in a separate unapplied account. If you pay the balance of a partial monthly payment, the funds will first be applied to your outstanding principal, interest, and escrow until your payments are made through the current month. Any additional funds can then be designated in the coupon below. The unapplied amount shown in the Past Payment Breakdown section of this statement, under the Paid Year to Date column, reflects the balance of unapplied funds held as of the statement date and should not be construed as a Year to Date amount.

Important messages continued on the next page

To ensure timely processing, please enclose your check and the coupon below in the envelope provided.



P.O. Box 6243  
 Sioux Falls, SD 57117-6243

Mortgage Statement  
 Enclosed

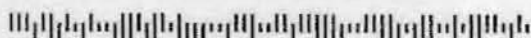
Account Number: [REDACTED] 51-7

Total Amount Due by 03/01/17: \$99,310.43

Please designate how you want us to apply any additional funds. Undesignated additional funds are applied in the following order: 1) late charges and/or fees, 2) principal. Once paid, additional funds cannot be returned. Do not include cash or account inquiries with your payment. Please see reverse side for mailing address and phone number changes.

Additional Principal:	\$	-
Additional Escrow:	\$	-
Additional Late Charges:	\$	-
Additional Monthly Payment:	\$	-
<b>Total Amount Enclosed</b>	<b>\$</b>	<b>-</b>

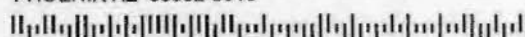
00002644 1 J0501539 DTF 00002644



WILLIAM R SCHULTE  
 MELANI SCHULTE  
 9811 W CHARLESTON BLVD STE 2-351  
 LAS VEGAS NV 89117

Include account number on check. Make payable to CitiMortgage, Inc.

CITIMORTGAGE, INC.  
 PO BOX 78015  
 PHOENIX AZ 85062-8015



17500 0106649 9931043 9931043 [REDACTED] 17 0002

10158h

00015263  
DPGR



## Delinquency Notice



As of 04/01/10, you are late on your mortgage payments. Failure to bring your loan current may result in additional fees, costs and may result in CitiMortgage taking legal action, such as referring your loan to foreclosure.

*Recent Account History*

- Payment due 09/01/16: Unpaid Regular Monthly Payment amount of \$90,340.29.
- Payment due 10/01/16: Unpaid Regular Monthly Payment amount of \$91,499.69.
- Payment due 11/01/16: Unpaid Regular Monthly Payment amount of \$92,659.09.
- Payment due 12/01/16: Unpaid Regular Monthly Payment amount of \$93,725.58.
- Payment due 01/01/17: Unpaid Regular Monthly Payment amount of \$94,792.07.
- Payment due 02/01/17: Unpaid Regular Monthly Payment amount of \$95,858.56.
- **Total Unpaid Regular Monthly Payment amount as of this statement: \$96,925.05.**  
This amount does not include any late charges and fees represented in the "Explanation of Amount Due" section on page 1 of your statement or any fees that have not been billed or posted to your account as of the statement date. Please contact CitiMortgage at 1-877-435-3314 to obtain the exact amount needed to cure the default on your account and/or the exact amount needed to bring your account up to date.

**If You Are Experiencing Financial Difficulty:** HUD-approved housing counseling agencies are available to provide you with information about mortgage and foreclosure counseling and assistance. Call 1-800-569-4287 to speak with an expert about your individual situation or visit HUD at [www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm)

485103



HSTEG

## Mortgage Account Information

citi

Account Number: [REDACTED] 51-7  
 Payment Due Date:† N/A  
 Amount Due:† \$150,973.18

MAR 25 2017

Statement Date: 03/17/17

How to reach us

www.citimortgage.com

Homeowner Assistance: 1-877-435-3314\*

Please reference your account number [REDACTED] 51 when calling.

\*Calls are randomly monitored and recorded to ensure quality service.

The CitiMortgage Foreclosure Attorney is TIFFANY &amp; BOSCO, P.A., 602-255-6000.

## Explanation of Amount Due

Principal	\$87,997.47
Interest	\$46,486.63
Escrow	\$13,486.69
Fees Charged	\$870.01
Past Due Fees/Late Charges	\$2,385.38
Unapplied Funds Allocation	-\$254.00
<b>Total Amount Due†</b>	<b>\$150,973.18</b>

## Account Information

WILLIAM R SCHULTE  
 MELANI SCHULTE  
 Property Address: 9500 ASPEN GLOW DR  
 LAS VEGAS, NV 89134

Type of Mortgage	FIXED RATE LOAN
Outstanding Principal Balance	\$87,997.47
Interest Rate	7.50000%
Escrow Balance	-\$13,486.69
CitiMortgage Taxes Paid Year to Date	\$440.72

## Past Payments Breakdown

	Paid Since Last Statement	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Unapplied Funds	\$0.00	\$254.00
<b>Total</b>	<b>\$0.00</b>	<b>\$254.00</b>

## Transaction Activity Since Last Statement (02/18/17 to 03/17/17)

Date	Description	Charges/Adjustments	Payments
02/23/17	Certified Mail Fee	\$373.49	
02/23/17	Sale Posting Fee	\$100.00	
02/23/17	Publication Fee	\$220.00	
02/23/17	Recording Fee	\$54.00	
02/23/17	Title Cost Fee	\$50.00	

**\*\*Partial Payments:** Any partial payment that you make, other than a full reinstatement or payment of the total amount due, will not be applied to your mortgage but instead will be returned to you, as your loan has been accelerated and the accelerated amount is now due. If you are on an approved homeowner assistance plan, partial payments may be held in a separate unapplied account and credited according to the terms of the plan. The unapplied amount shown in the Past Payment Breakdown section of this statement, under the Paid Year to Date column, reflects the balance of unapplied funds held as of the statement date and should not be construed as a Year to Date amount.

Important messages continued on the next page

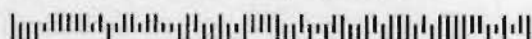


P.O. Box 6243  
 Sioux Falls, SD 57117-6243

Mortgage Statement  
 Enclosed

†THIS AMOUNT DUE IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT REFLECT FEES AND COSTS NOT BILLED OR POSTED TO YOUR ACCOUNT AS OF THE STATEMENT DATE. YOUR LOAN HAS BEEN ACCELERATED UNDER STATE LAW AND THE ACCELERATED AMOUNT SHOWN IS NOW DUE. CITIMORTGAGE, HOWEVER, ALLOWS REINSTATEMENTS OF LOANS ACCELERATED PRIOR TO FORECLOSURE SALE. YOU MUST CONTACT THE CITIMORTGAGE ATTORNEY IDENTIFIED ON PAGE 1 FOR YOUR CURRENT REINSTATEMENT AMOUNT OR PAYOFF AMOUNT. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY.

00000466 1 26501279 DTF 00000466



WILLIAM R SCHULTE  
 MELANI SCHULTE  
 9811 W CHARLESTON BLVD STE 2-351  
 LAS VEGAS NV 89117

00018064 DPER





## Mortgage Account Information

citi

ACCOUNT NUMBER: [REDACTED] 1-7

## Transaction Activity Since Last Statement (02/18/17 to 03/17/17)

Date	Description	Charges/Adjustments	Payments
03/01/17	Interest on Escrow Advance	\$72.52	

## Important Messages

Delinquency expenses are third-party expenses such as property inspection fees, property preservation costs, appraisal costs, and attorney fees incurred by CMI as a result of default.

485302

\*THIS AMOUNT DUE IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT REFLECT FEES AND COSTS NOT BILLED OR POSTED TO YOUR ACCOUNT AS OF THE STATEMENT DATE. YOUR LOAN HAS BEEN ACCELERATED UNDER STATE LAW AND THE ACCELERATED AMOUNT SHOWN IS NOW DUE. CITIMORTGAGE, HOWEVER, ALLOWS REINSTATEMENTS OF LOANS ACCELERATED PRIOR TO FORECLOSURE SALE. YOU MUST CONTACT THE CITIMORTGAGE ATTORNEY IDENTIFIED ON PAGE 1 FOR YOUR CURRENT REINSTATEMENT AMOUNT OR PAYOFF AMOUNT. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY.





## Delinquency Notice

citi

As of 04/01/10, you are late on your mortgage payments. Your loan is in foreclosure, and fees and costs will continue to accrue unless the loan is fully reinstated or paid in full. You must contact the CitiMortgage foreclosure attorney identified on page 1 for your current reinstatement amount or payoff amount.

## Recent Account History

- Payment due 10/01/16: Unpaid Regular Monthly Payment amount of \$91,499.69.
- Payment due 11/01/16: Unpaid Regular Monthly Payment amount of \$92,659.09.
- Payment due 12/01/16: Unpaid Regular Monthly Payment amount of \$93,725.58.
- Payment due 01/01/17: Unpaid Regular Monthly Payment amount of \$94,792.07.
- Payment due 02/01/17: Unpaid Regular Monthly Payment amount of \$95,858.56.
- Payment due 03/01/17: Unpaid Regular Monthly Payment amount of \$96,925.05.

- Your loan has been accelerated. The amount now due is: \$150,973.18.

This accelerated amount due is for informational purposes only and does not reflect fees and costs not billed or posted to your account as of the statement date. Your loan has been accelerated under state law and the accelerated amount is now due. CitiMortgage, however, allows reinstatements of loans accelerated prior to foreclosure sale. You must contact the CitiMortgage attorney identified on page 1 for your current reinstatement amount or payoff amount. If you are represented by an attorney, provide a copy of this statement to your attorney.\*

**If You Are Experiencing Financial Difficulty:** HUD-approved housing counseling agencies are available to provide you with information about mortgage and foreclosure counseling and assistance. Call 1-800-569-4287 to speak with an expert about your individual situation or visit HUD at [www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm)

\* THIS AMOUNT DUE IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT REFLECT FEES AND COSTS NOT BILLED OR POSTED TO YOUR ACCOUNT AS OF THE STATEMENT DATE. YOUR LOAN HAS BEEN ACCELERATED UNDER STATE LAW AND THE ACCELERATED AMOUNT SHOWN IS NOW DUE. CITIMORTGAGE, HOWEVER, ALLOWS REINSTATEMENTS OF LOANS ACCELERATED PRIOR TO FORECLOSURE SALE. YOU MUST CONTACT THE CITIMORTGAGE ATTORNEY IDENTIFIED ON PAGE 1 FOR YOUR CURRENT REINSTATEMENT AMOUNT OR PAYOFF AMOUNT. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY.



E0159h



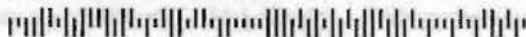
CitiMortgage, Inc.  
1000 Technology Drive  
Mail Station 420  
O'Fallon MO 63368-2240



ADP26

March 20, 2017

00000012 BB 10Z 078 LTR0203D NBC 172



WILLIAM SCHULTE  
MELANI SCHULTE  
9811 W CHARLESTON BLVD STE 2-351  
LAS VEGAS, NV 89117

00000039

UPGR

RE: Property Address: 9500 ASPEN GLOW DR  
LAS VEGAS, NV 89134

CitiMortgage loan #: [REDACTED] 351

Dear CitiMortgage Customer(s):

As you may be aware, we have referred your mortgage loan to foreclosure counsel to begin foreclosure proceedings. While we have already sent you prior communications regarding possible alternatives to foreclosure we remain committed to helping you identify all possible solutions. There may be a number of options available to you, but we need to hear from you in order to discuss which options may be best suited for your situation. In fact, we can evaluate your situation even if you have never contacted us previously for assistance.

POTENTIAL SOLUTIONS MAY INCLUDE:

- \* Loan Modification - may allow you to reduce your monthly payments.
- \* Short Sales - may enable you to sell your home for less than the outstanding balance on your loan.
- \* Deed In Lieu - may allow you to sign the deed to your home to CitiMortgage, Inc. In lieu of foreclosure.

Call us to begin. The only way we can help is for you to call 866-272-4749\* and speak with a representative with our team. Our representative will provide you with a loss mitigation application, which you must submit to us in order to be considered for foreclosure prevention alternatives. We'll discuss your situation to see if any options are available that would enable you to stay in your home. You may also request to be assigned a dedicated homeownership support specialist who can help answer questions and will work with you throughout the foreclosure process. We understand these are difficult times and we want to help make it easier for you.

Start today by calling 866-272-4749!

Sincerely,  
CitiMortgage, Inc.





P.S. Are you concerned with how we've handled your account? Have you recently been declined for a modification or a short sale and disagree with our decision? Do you feel you're being unfairly foreclosed on? Call us at 1-877-435-3314\*(Monday - Friday 7:00AM - 11:00PM CT, Saturday and Sunday 7:00AM - 7:00PM CT) or email us at: [eru\\_support@citi.com](mailto:eru_support@citi.com).\*\* If you are contemplating or have a pending appeal of an earlier denial of a loan modification application, in some cases you might be able to submit a loan modification application within 30 days of this letter instead of proceeding with your appeal. You may also contact us via mail at:

CitiMortgage, Inc.  
P.O. Box 6243  
Sioux Falls, SD 57117-6243

If an attorney represents you, please refer this letter to such attorney and provide us with such attorney's name, address and telephone number.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH OBLIGATION.

\*CALLS ARE RANDOMLY MONITORED AND RECORDED TO ENSURE QUALITY SERVICE.

\*\* If responding through email, please do not include confidential information. E-mail communication is randomly monitored to ensure quality service.



7015 0640 0003 9468 3851

U.S. Postal Service™	
CERTIFIED MAIL® RECEIPT	
Domestic Mail Only	
For delivery information, visit our website at <a href="http://www.usps.com">www.usps.com</a> ®.	
HAGERSTOWN ID 21747	
OFFICIAL USE	
Certified Mail Fee	\$3.35
Extra Services & Fees (check box, add fee as indicated)	\$2.75
<input type="checkbox"/> Return Receipt (hardcopy)	\$0.00
<input type="checkbox"/> Return Receipt (electronic)	\$0.00
<input type="checkbox"/> Certified Mail Restricted Delivery	\$0.00
<input type="checkbox"/> Adult Signature Required	\$0.00
<input type="checkbox"/> Adult Signature Restricted Delivery	\$0.00
Postage	\$0.49
Total P	\$6.59
Sent to CitiMortgage, Inc.	
Attn: Customer Research Team	
P.O. Box 10002	
Hagerstown, MD 21747	

Postmark Here  
MAR 22 2017  
SUMMER STATION LAB VERFI  
03/22/2017  
USPS

PS Form 3800, October 2010 Edition

**MS**  
**Melani Schulte**

ASPEG

**Date: 21 March 2017**

**In Re: 9500 ASPEN GLOW DR , LAS VEGAS NV 89134-0134**  
APN: 138-19-515-038  
Associated Account Numbers: [REDACTED] 51-7  
Associated Borrowers: William R. Schulte and Melani Schulte

**Request for Information Pursuant to 12 CFR § 1024.36**

Pursuant to 12 CFR § 1024.36, please consider this letter to be a Request for Information regarding the loan account of the borrower identified above. Specifically, I request the following information:

1. Itemized Payoff Statement and Reinstatement Statement;
2. Complete contractual "life of loan history" from the system of record with all transaction codes and code definitions;
3. Current and most recent property valuation based on your system of record;
4. Most recent escrow analysis;
5. Most recent Periodic Billing Statement;
6. Current loss mitigation package;
7. List of home retention programs that are available per the investor if this Mortgage Loan; and
8. Copy of note, mortgage and any allonge(s) if applicable.

Pursuant to 12 CFR § 1024.36, you must acknowledge in writing your receipt of this request for information within five business days of such receipt. Please send the information to my address listed below. Thank you for your attention to this matter.

Sincerely,



Melani Schulte

Enclosure: Release of Information - signed by William R. Schulte

**9811 W Charleston Blvd, Ste 2-351, Las Vegas, NV 89117**



**William R. Schulte**

*c/o Melani Schulte, 9811 W Charleston Blvd, Ste 2-351, Las Vegas, NV 89117*

ASPEG

**In Re:** 9500 ASPEN GLOW DR, LAS VEGAS NV 89134-0134

**APN:** 138-19-515-038

**William R. Schulte, SSN:** [REDACTED], **DOB** 8/16/51

**Loan:**

*Please be advised, that per our divorce and bankruptcy, Melani Schulte is solely responsible for the debt associated with the property. Therefore, I authorize you to communicate all information with her about the loan. Further, I authorize Melani Schulte's agents (including but not limited to the employees and agents of the Law Offices Max Gardner, Max Gardner Law, PLLC, RR Compliance Consulting and the Law Offices of Amberlea Davis) to obtain, share, release, discuss, and otherwise provide to and with each other public and non-public personal information contained in or related to my mortgage loan.*

*This information may include (but is not limited to) the name, address, telephone number, social security number, credit score, credit report, income, government monitoring information, loss mitigation application status, account balances, program eligibility, and payment activity of the Borrower. I also understand and consent to the disclosure of my personal information and the terms of any agreements under the Making Home Affordable or Hardest Hit Fund Programs by Servicer or State HFA to the U.S. Department of the Treasury or their agents in connection with their responsibilities under the Emergency Economic Stabilization Act.*

*Please send all mail directly to Melani Schulte at 9811 W Charleston Blvd, Ste 2-351, Las Vegas, NV 89117. If you include my name on the mail, you must also include c/o Melani Schulte. You are authorized to make those changes immediately.*

Sincerely,



William R. Schulte

State of Nevada  
County of Clark

This instrument was acknowledged before me on 3/8/17 by William R. Schulte.



Notary





USPS TRACKING #



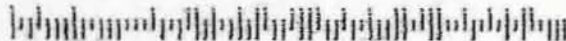
9590 9402 1877 6104 8889 32

United States  
Postal Service

\* Sender: Please print your name, address, and ZIP+4\* in this box\*

MELANI SCHULTE  
9811 W. CHARLESTON BLVD  
STE. 2-351  
LAS VEGAS, NV 89117

ASPEG

ASPEG  
RFI  
3.22.17First-Class Mail  
Postage & Fees Paid  
USPS  
Permit No. G-10

## SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

CitiMortgage, Inc.  
Attn: Customer Research Team  
P.O. Box 10002  
Hagerstown, MD 21747

9590 9402 1877 6104 8889 32

7015 0640 0003 9468 3851

## COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

R. Ruddy

☐ Agent  
☐ Addressee

B. Received by (Printed Name)

Roelma Huddy

C. Date of Delivery

MAR 30 2017

D. Is delivery address different from item 1? ☐ Yes  
If YES, enter delivery address below: ☐ No

## 3. Service Type

- ☐ Adult Signature
- ☐ Adult Signature Restricted Delivery
- ☐ Certified Mail®
- ☐ Certified Mail Restricted Delivery
- ☐ Collect on Delivery

- ☐ Priority Mail Express®
- ☐ Registered Mail™
- ☐ Registered Mail Restricted Delivery
- ☐ Return Receipt for Merchandise
- ☐ Signature Confirmation™
- ☐ Signature Confirmation Restricted Delivery

☐ Signature Confirmation Restricted Delivery  
☐ Signature Confirmation Restricted Delivery  
 (over \$500)

PS Form 3811, July 2015 PSN 7530-02-000-9053

Domestic Return Receipt

ASPE6



**National Default Servicing Corporation**

7720 N. 16<sup>th</sup> Street, Suite 300

Phoenix, Arizona 85020

Phone (602) 264-6101

Fax (602) 264-6209

March 23, 2017

Melani Schulte

9811 W Charleston Blvd Ste 2-351

Las Vegas, NV 89117



RE: Trustee Sale No : 17-00265-CI-NV  
Loan Number: XXXXXX 4851  
Prop. Address : 9500 Aspen Glow Drive  
Las Vegas, NV 89134

This firm has been retained to conduct a non-judicial foreclosure sale (trustee's sale) pursuant to the Deed of Trust associated with the above referenced property address.

1. The amount of the debt is \$151,879.49 plus those charges that continue to accrue until the loan is paid, such as interest, late charges, advances, expenses and attorney's/trustee's fees. This is a good faith estimate based on information received from the loan servicer. If you require a statement of all these amounts computed through a specified date, you may request such statement through this office.

The arrearage amount is the sum of payments that have come due on and after the date of default April 1, 2010, plus late charges, periodic adjustments to the payment amount, expenses and attorney's/trustee's fees that have been or will be further described in the Statement of Breach or Non-Performance attached to the Notice of Trustee's Sale.

2. The creditor (current beneficiary) to whom the debt is owed is: CitiMortgage, Inc.

The loan servicer is: CitiMortgage, Inc.

3. This firm will assume the debt to be valid unless you, within thirty days after receipt of this notice, dispute the validity of the debt or a portion thereof. If you notify this firm in writing within the thirty day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt and a copy of such verification will be mailed to you. Also, upon your written request within the thirty day period, this firm will provide you with the name and address of the original creditor, if it is different from the current creditor.

This firm is not a Debt Collector as that term is defined pursuant to the Fair Debt Collection Practices Act within this jurisdiction (*see Mansour vs. Cal-Western Reconveyance Corp.*, 618 F.Supp.2d 1178 (D. Ariz. 2009)). Should a subsequent determination be made that this firm is a Debt Collector as that term is defined within the Act, then you are notified that any information obtained will be used for the purpose of collecting a debt. Please be advised that if your personal liability for this debt has been modified or extinguished by a discharge in bankruptcy, this communication is provided solely in reference to the foreclosure on the deed of trust remaining on the property and is not an attempt to collect the discharged personal obligation. The notifications provided herein do not limit or detract from the effect of foreclosure upon the subject property.

National Default Servicing Corporation  
(602)-264-6101



An important message from the Federal Trade Commission

# A note to Homeowners



Facing foreclosure? Scammers are targeting people having trouble paying their mortgages. Some claim to be able to "rescue" homeowners from foreclosures, while others promise loan modifications – for a fee. The **Federal Trade Commission**, the nation's consumer protection agency, wants you to know how to avoid scams that could make your housing situation go from bad to worse.

## Don't Get Hit by a Pitch.

*"We can stop your foreclosure!"*

*"97% success rate!"*

*"Guaranteed to save your home!"*

These kinds of claims are the tell-tale signs of a foreclosure rip-off. Steer clear of anyone who offers an easy out.

## Don't Pay for a Promise.

Don't pay any business, organization, or person who promises to prevent foreclosure or get you a new mortgage. These so-called "foreclosure rescue companies" claim they can help save your home, but they're out to make a quick buck. Some may request hefty fees in advance – and then stop returning your calls. Others may string you along before disclosing their charges. Cut off all dealings if someone insists on a fee.

## Send Payments Directly.

Some scammers offer to handle financial arrangements for you, but then just pocket your payment. Send your mortgage payments **ONLY** to your mortgage servicer.

## Don't Pay for a Second Opinion.

Have you applied for a loan modification and been turned down? Never pay for a "second opinion."

## Imitations = Frustrations.

Some con artists use names, phone numbers, and websites to make it look like they're part of the government. If you want to contact a government agency, type the web address directly into your browser and look up any address you aren't sure about. Use phone numbers listed on agency websites or in other reliable sources, like the Blue Pages in your phone directory. Don't click on links or open any attachments in unexpected emails.

## Talk to a HUD-Certified Counseling Agency – For Free.

If you're having trouble paying your mortgage or you've already gotten a delinquency notice, free help is a phone call away. Call **1-888-995-HOPE** for free personalized advice from housing counseling agencies certified by the U.S. Department of Housing and Urban Development (HUD). This national hotline – open 24/7 – is operated by the Homeownership Preservation Foundation, a nonprofit member of the HOPE NOW Alliance of mortgage industry members and HUD-certified counseling agencies. For free guidance online, visit [www.hopenow.com](http://www.hopenow.com). For free information on the President's plan to help homeowners, visit [www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov).



Federal Trade Commission  
[ftc.gov/MoneyMatters](http://ftc.gov/MoneyMatters)

Call

# 1-888-995-HOPE

for free personalized guidance from housing counseling agencies certified by the U.S. Department of Housing and Urban Development. The Homeowner's HOPE™ Hotline – open 24/7 – is operated by the Homeownership Preservation Foundation, a nonprofit member of the HOPE NOW Alliance of mortgage industry members and HUD-certified counseling agencies. Or visit

[www.hopenow.com](http://www.hopenow.com)

For free information on the President's plan to help homeowners, visit

[www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov)







CitiMortgage, Inc.  
PO Box 6243  
Sioux Falls, SD 57117-6243

### Important Loan Information

Mortgage Account Number

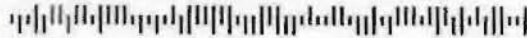
51

ASPEG

Page 1 of 1

03/31/2017

00000004 BB 10Z 091 LTR0102D NBC 028



WILLIAM R SCHULTE  
MELANI SCHULTE  
9811 W CHARLESTON BLVD STE 2-351  
LAS VEGAS, NV 89117

00000039

UPGR



Dear CitiMortgage Client(s):

We are writing to inform you we have received your recent correspondence. We appreciate your taking the time to write us, and the opportunity to service your mortgage needs. Your letter will be reviewed and processed timely.

To contact us visit our website at [www.citimortgage.com](http://www.citimortgage.com) or access our Automated Account Information Line, which is available 24 hours a day at 1-800-283-7918\*. Representatives are available Monday through Friday from 8:00 a.m. to 10:00 p.m., ET, and Saturday from 8:00 a.m. to 6:00 p.m., ET. To access TTY services, dial 711 from the United States or dial 1-866-280-2050 from Puerto Rico. When you contact us, refer to your mortgage account number, 0577014851.

We appreciate your business and look forward to continuing to serve you in the future.

Sincerely,

Customer Service Department

CST0319.42447

25859722.1  
0-0

EOLR405M 1076 5186 CFM064 07 176403  
PAGE 00001 OF 00001 00000039



© 2016 CitiMortgage, Inc. CitiMortgage, Inc. is an equal housing lender. Citi, Arc Design, and Citi and Arc Design are registered service marks of Citigroup Inc. \*Calls are randomly monitored and recorded to ensure quality assurance. CitiMortgage is a debt collector and any information obtained will be used for that purpose.

CS2LTD069



**National Default Servicing Corporation**

7720 N. 16<sup>th</sup> Street, Suite 300

Phoenix, Arizona 85020

Phone (602) 264-6101

Fax (602) 264-6209

April 3, 2017

**William R Schulte  
9500 Aspen Glow Drive  
Las Vegas NV 89134**

**Delivered Via : Mail**

*This firm is not a Debt Collector as that term is defined pursuant to the Fair Debt Collection Practices Act within this jurisdiction (see Mansour vs. Cal-Western Reconveyance Corp., 618 F.Supp.2d 1178 (D. Ariz. 2009)). Should a subsequent determination be made that this firm is a Debt Collector as that term is defined within the Act, then you are notified that any information obtained will be used for the purpose of collecting a debt. Please be advised that if your personal liability for this debt has been modified or extinguished by a discharge in bankruptcy, this communication is provided solely in reference to the foreclosure on the deed of trust remaining on your property and is not an attempt to collect the discharged personal obligation. The notifications provided herein do not limit or detract from the effect of foreclosure upon the subject property.*

Re: Full Reinstatement

**Good through 5/1/17**

**CitiMortgage, Inc.-TB**

**Loan Number: [REDACTED] 51**

**Mortgagor: William R Schulte, Melani Schulte**

**Property Address: 9500 Aspen Glow Drive, Las Vegas NV 89134**

**NDSC File Number: 17-00265-CI-NV**

**Next Payment Due Date: April 1, 2010**

This letter responds to your request for a reinstatement amount of the above delinquent loan.

As of the date of this letter, the amount required to cure your loan delinquency is referenced on the attached itemized statement. However, if you are not prepared to tender the full reinstatement amount today, then the amount that you owe may increase between the date of this letter and the date you reinstate the loan. The reinstatement amount may increase because of additional interest as well as legal fees and costs that are incurred as additional steps in the foreclosure proceed.

This reinstatement quote is good through the date shown on the statement, which is the "Good Through Date". If you reinstate this loan in full by the "Good Through Date", we estimate the reinstatement amount to be as shown on the itemized statement.

The reinstatement figures listed on the itemized statement include items that have been paid by the lender or servicer or incurred by National Default Servicing Corporation that are currently due or will become due by the "Good Through Date". Please understand that the above figures are subject to final verification upon receipt by the lender or servicer. All fees and costs incurred after the issuance of this reinstatement letter will continue to be assessed until the loan delinquency is cured.

**\* IMPORTANT:** We only require that you pay the fees and costs actually incurred as of the date of your payment. If your payment is less than the total reinstatement amount due on the date of your payment, the lender or servicer reserves the right to reject your payment and continue with the legal process.



WE SUGGEST THAT YOU CONTACT NATIONAL DEFAULT SERVICING CORPORATION AT THE ADDRESS OR TELEPHONE NUMBER ON THIS LETTER TO VERIFY THE EXACT AMOUNT NECESSARY TO CURE YOUR DELINQUENCY AND REINSTATE YOUR LOAN NO MORE THAN 24 HOURS BEFORE YOU MAKE ANY PAYMENT.

**PAYMENT INSTRUCTIONS. Payment must be submitted in the form of a certified cashier's check(s) and must be made payable to "CitiMortgage, Inc.-TB". Funds must be sent to the attorney/trustee office listed on this letter.** The reinstatement funds will be returned if any portion of the funds is in the form of a personal check. Please be advised that the foreclosure action will continue until the total reinstatement funds are received in compliance with the terms in this letter. After reinstatement, you may be required to sign appropriate documents and take other requested action to assist in obtaining a withdrawal of the foreclosure.

PLEASE CAREFULLY READ THE FOLLOWING INFORMATION CONCERNING THE FORECLOSURE.

PLEASE NOTE: If there is a foreclosure sale date scheduled for your property, this letter DOES NOT extend or change that foreclosure sale date. Therefore, if the "Good Through Date" for the reinstatement stated in this letter continues past the scheduled foreclosure sale date, the foreclosure sale will nonetheless occur unless the loan is reinstated or paid off PRIOR TO the foreclosure sale as required by applicable law.

You should verify the loan number, the name(s) of the Mortgagor(s), the property address and the amounts due and owing to ensure that these items are correct. Should you have any questions regarding the above, please do not hesitate to contact the attorney or foreclosure trustee at the telephone number listed in this letter.

Thank You,  
Customer Service  
602-412-5131  
[CustomerService@ndscorp.com](mailto:CustomerService@ndscorp.com)

This transmittal and attachments are a confidential and privileged communication between National Default Servicing Corporation and the above intended recipient(s). If the reader of this communication is not the intended recipient or an employee or agent responsible to give this to the intended recipient, you are hereby notified that the reading, dissemination, distribution, copying or other use of this communication is strictly prohibited. If you have received this communication in error, please immediately notify National Default Servicing Corporation by telephone and destroy this communication. Please be advised that this firm is attempting to collect a debt and any information obtained, may be used for that purpose.

National Default Servicing Corporation  
7720 N. 16th Street, Suite 300  
Phoenix AZ 85020  
TIN No.: 86-0813496  
(602) 264-6101 Fax (602) 264-6209

## Reinstatement Quote

Printed on: 04/03/2017.

CitiMortgage, Inc.  
1000 Technology Drive  
O'Fallon, MO 63368-2240

RE: William R Schulte  
9500 Aspen Glow Drive  
Las Vegas, NV 89134

Delinquent Date: 04/01/2010  
Last Paid Installment: 03/01/2010  
Interest From Date: 03/01/2010  
Quote Good Through: 05/01/2017

File #: 17-00265-CI-NV  
Mortgage Co#: 51

Trustee Fee	\$457.50
Title Fee	\$655.00
Mailing Fee	\$1.84
79 Pmts @ \$1159.40	\$91,592.60
7 Pmts @ \$1066.49	\$7,465.43
Unapplied Funds	(\$254.00)
Servicing Fees	\$235.69
Paid FC Atty Fees & Costs	\$915.00
Appraisal/BPO	\$84.00
Inspections	\$81.00
Foreclosure Costs	\$1,939.70

Good through 5/1/17

Quote good Through: 05/01/2017

**Total Due: \$103,173.76**



ASPEG



1000 Technology Drive  
Mail Station 420  
O'Fallon, MO 63368

April 3, 2017

WILLIAM H SCHULTE  
MELANI SCHULTE  
9811 W CHARLESTON BLVD STE 2-351  
LAS VEGAS, NV 89117

**RE:**               Mortgagor Name(s):         WILLIAM R SCHULTE AND MELANI SCHULTE  
Property Address:     9500 ASPEN GLOW DR  
LAS VEGAS, NV 89134

CitiMortgage Loan number: [REDACTED] 51

Dear CitiMortgage Customer(s):

This letter is in response to your inquiry dated March 21, 2017 and received in the Default Mortgage Account Research Services of CitiMortgage Inc. (CMI) on March 30, 2017.

Thank you for contacting CitiMortgage. We received your correspondence which included a Request for Information. Additionally, you are requesting a Payoff, Reinstatement and Payment History. You have also included a Release of Information signed by William R. Schulte. Our response is as follows:

1. Enclosed please find a Payoff and Reinstatement quote good through April 30, 2017.
2. Enclosed please find a Payment History from July 23, 2009 through March 9, 2017.
3. We have enclosed the most recent Brokers Price Opinion, dated September 21, 2015.
4. Enclosed please find the most recent Escrow Analysis Statement, dated September 30, 2016.
5. Enclosed please find the most recent Billing Statement.
6. We have enclosed a Loss Mitigation packet per your request which includes a Hardship Affidavit, 4506-T Form and Uniform Borrower Assistance Form.
7. The retention program available to this Mortgage loan is as follows:
  - a. 1<sup>st</sup> & 2<sup>nd</sup> Lien Supplemental Modification Program
8. Enclosed please find the Note and Mortgage for the above captioned Mortgage loan.

In regard to the Release of Information, if you will be applying for Hardship Assistance, please be advised that the borrower's signature may be required on any applications if we do not have a Divorce Decree or Quit Claim Deed on file.



April 3, 2017

WILLIAM R SCHULTE  
MELANI SCHULTE  
9811 W CHARLESTON BLVD STE 2-351  
LAS VEGAS, NV 89117

Re: Property Address: 9500 ASPEN GLOW DR  
LAS VEGAS, NV 89134

CitiMortgage Loan #: [REDACTED] 51

Dear CitiMortgage Customer(s):

Per your request, please find enclosed the detail of the payoff on the above referenced account.

PRINCIPAL BALANCE:	\$ 87,997.47
ACCUMULATED LATE CHARGES:	\$ 0.00
FHA/PMI PREMIUM:	\$ 0.00
EXPENSE TOTAL:	\$ 3,019.70
FC ATTY FEES AND COSTS:	\$ 2,463.09
BK ATTY FEES AND COSTS:	\$ 0.00
PD FC ATTY F&C:	\$ 915.00
FORECLOSURE COSTS:	\$ 1,939.70
PROPERTY PRESERVATION:	\$ 0.00
APPRAISALS/BPO:	\$ 84.00
INSPECTIONS:	\$ 81.00
TOTAL INTEREST:	\$ 47,298.28
LESS FUNDS IN SUSPENSE:	\$ -254.00
ESCROW ADVANCE BALANCE:	\$ 13,486.69
ESCROW DISBURSED:	\$ 0.00
SERVICING FEES:	\$ 249.69

TOTAL PAYOFF:	\$154,260.92
PER DIEM:	\$18.0817

These figures are good through April 30, 2017. Payments are accepted in the form of certified funds only. Please be advised prior to sending any funds you must contact this office as the figures are subject to increase as the bankruptcy progresses.

Upon receipt of payoff CitiMortgage, Inc., will forward the appropriate lien release documentation to the county of record within approximately two (2) to four (4) weeks of receipt of the full payoff.





April 3, 2017

WILLIAM R SCHULTE  
MELANI SCHULTE  
9811 W CHARLESTON BLVD STE 2-351  
LAS VEGAS, NV 89117

Property Address: 9500 ASPEN GLOW DR  
LAS VEGAS, NV 89134

CitiMortgage Loan #: [REDACTED] 51

Dear CitiMortgage Customer(s):

Per your request, please find enclosed the detail of the reinstatement on the above referenced account.

91,592.60 = 79 PMTS @ \$ 1,159.40  
7,465.43 = 7 PMTS @ \$ 1,066.49  
0.00 = UNCOLLECTED (LCS + INT + OT)  
-254.00 = UNAPPLIED FUNDS  
0.00 = NEGATIVE ESCROW BALANCE  
0.00 = PENDING INSPECTIONS  
235.69 = SERVICING FEES  
915.00 = PAID FC ATTY FEES & COSTS  
0.00 = PAID BK ATTY FEES & COSTS  
0.00 = PROPERTY PRESERVATION  
84.00 = APPRAISAL / BPO  
81.00 = INSPECTIONS  
0.00 = DELINQ CONDO/COOP MAINTENANCE  
2,463.09 = FORCLOSURE ATTY F&C  
1,939.70 = FORECLOSURE COSTS  
104,528.51 = TOTAL REINSTATEMENT

These figures are good through 04/30/2017. Voluntary payments are accepted in the form of certified funds only. Please be advised prior to sending any funds you must contact this office as the figures are subject to increase as the bankruptcy progresses.

HSPEG

## Mortgage Account Information

citi

Account Number: [REDACTED] 51-7  
 Payment Due Date:<sup>†</sup> N/A  
 Amount Due:<sup>†</sup> \$151,621.53

Statement Date: 04/18/17

How to reach us

www.citimortgage.com

Homeowner Assistance: 1-877-435-3314\*

Please reference your account number [REDACTED] 51 when calling.

\*Calls are randomly monitored and recorded to ensure quality service.

The CitiMortgage Foreclosure Attorney is TIFFANY &amp; BOSCO, P.A., 602-255-6000.

## Explanation of Amount Due

Principal	\$87,997.47
Interest	\$47,055.69
Escrow	\$13,486.69
Fees Charged	\$80.29
Past Due Fees/Late Charges	\$3,255.39
Unapplied Funds Allocation	-\$254.00
<b>Total Amount Due<sup>†</sup></b>	<b>\$151,621.53</b>

## Account Information

WILLIAM R SCHULTE

MELANI SCHULTE

Property Address: 9500 ASPEN GLOW DR  
LAS VEGAS, NV 89134

Type of Mortgage

Outstanding Principal Balance

Interest Rate

Escrow Balance

CitiMortgage Taxes Paid Year to Date

FIXED RATE LOAN

\$87,997.47

7.500000%

-\$13,486.69

\$440.72

## Past Payments Breakdown

	Paid Since Last Statement	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Unapplied Funds	\$0.00	\$254.00
<b>Total</b>	<b>\$0.00</b>	<b>\$254.00</b>

## Transaction Activity Since Last Statement (03/18/17 to 04/18/17)

Date	Description	Charges/Adjustments	Payments
04/01/17	Interest on Escrow Advance	\$80.29	

**\*\*Partial Payments:** Any partial payment that you make, other than a full reinstatement or payment of the total amount due, will not be applied to your mortgage but instead will be returned to you, as your loan has been accelerated and the accelerated amount is now due. If you are on an approved homeowner assistance plan, partial payments may be held in a separate unapplied account and credited according to the terms of the plan. The unapplied amount shown in the Past Payment Breakdown section of this statement, under the Paid Year to Date column, reflects the balance of unapplied funds held as of the statement date and should not be construed as a Year to Date amount.

Important messages continued on the next page

citi

P.O. Box 6243  
Sioux Falls, SD 57117-6243Mortgage Statement  
Enclosed

**<sup>†</sup>THIS AMOUNT DUE IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT REFLECT FEES AND COSTS NOT BILLED OR POSTED TO YOUR ACCOUNT AS OF THE STATEMENT DATE. YOUR LOAN HAS BEEN ACCELERATED UNDER STATE LAW AND THE ACCELERATED AMOUNT SHOWN IS NOW DUE. CITIMORTGAGE, HOWEVER, ALLOWS REINSTATEMENTS OF LOANS ACCELERATED PRIOR TO FORECLOSURE SALE. YOU MUST CONTACT THE CITIMORTGAGE ATTORNEY IDENTIFIED ON PAGE 1 FOR YOUR CURRENT REINSTATEMENT AMOUNT OR PAYOFF AMOUNT. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY.**

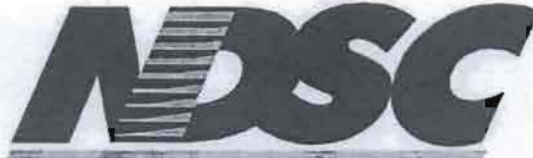
00000429 1 26501513 DTF 00000429

[Barcode]

WILLIAM R SCHULTE  
MELANI SCHULTE  
9811 W CHARLESTON BLVD STE 2-361  
LAS VEGAS NV 8911700002713  
DFGR



ASPE6



National Default Servicing Corporation  
7720 N. 16<sup>th</sup> Street, Suite 300  
Phoenix, Arizona 85020

Phone (602) 264-6101  
Fax (602) 264-6209



**Date: April 12, 2017**

William R Schulte  
9811 W Charleston Blvd Ste 2-351  
Las Vegas, NV 89117

**NOTICE: THIS MAY BE CONSIDERED AS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**HOWEVER, IF YOU ARE IN BANKRUPTCY OR HAVE BEEN DISCHARGED IN BANKRUPTCY, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT INTENDED AS AN ATTEMPT TO COLLECT A DEBT OR AS AN ACT TO COLLECT, ASSESS, OR RECOVER ALL OR ANY PORTION OF THE DEBT FROM YOU PERSONALLY.**

Borrower(s): William R Schulte and Melani Schulte  
Property Address: 9500 Aspen Glow Drive, Las Vegas, NV 89134  
Mortgage Servicer: CitiMortgage, Inc.  
Trustee Sale Number: 17-00265-CI-NV

Dear: William R Schulte

We are writing to advise you that your mortgage loan payment is past due, and your property has been referred for foreclosure.

You may be able to avoid foreclosure by, paying the total amount necessary to bring the account current, obtaining a loan modification, or selling your house through an approved-short sale, among other potential alternatives. You may obtain additional information through the website or phone number listed below.

We want to give you important information about the status of your account and advise you that you may still be able to discuss possible alternatives to foreclosure, including loan modification.

We are required to notify you of the following:

**Important account information**

1. The total amount needed to cure the deficiency in payment, reinstate the loan and avoid the foreclosure is \$91,902.30 as of the date of this letter. Please note: **These amounts**

Trustee Sale Number: 17-00265-CI-NV

are subject to change. Please call us at one of the telephone numbers listed below for the most current reinstatement amount.

2. The amount in Default is \$91,902.30.
3. The current unpaid amount of the principal obligation under the mortgage is \$87,997.47.
4. The amount of interest accrued under the mortgage loan is \$46,947.20, and the amount of accrued late charges is \$ 0.00.
5. The good faith estimate of fees imposed in connection with the power of sale as of the date of this letter is \$0.00.

In order to obtain the most current amounts due on this account you may contact us at. (800) 283-7918.

Further information and assistance can be obtained at:

CitiMortgage, Inc.  
1000 Technology DR  
O'Fallon, MO 63368  
[www.CitiMortgage.com](http://www.CitiMortgage.com)

Sincerely,

National Default Servicing Corporation  
Trustee

Trustee Sale Number: 17-00265-CI-NV

If you or your spouse is a member of the military, please contact CitiMortgage, Inc. immediately. The federal Servicemembers Civil Relief Act and comparable state laws afford significant protections and benefits to eligible military service personnel, including protections from foreclosure as well as interest rate relief. For additional information and to determine eligibility please contact CitiMortgage, Inc. toll free at (800) 283-7918. If you are calling from outside the U.S., please contact CitiMortgage, Inc. toll free at (800) 283-7918.



CitiMortgage



May, 10, 2017

William R Schulte  
9500 Aspen Glow Drive  
Las Vegas, NV 89134

Re: Property Address: 9500 Aspen Glow Drive  
Las Vegas, NV 89134

Loan Number: [REDACTED]

Dear William R Schulte:

Please be advised that due to the default on the terms and/or conditions of the referenced loan, CitiMortgage, Inc., has initiated foreclosure proceedings on the referenced property by causing a Notice of Default, the first formal step in the foreclosure process, to be recorded in the Recorder's Office of the county where that Property is located. Although the foreclosure process has started, foreclosure prevention alternatives may still be available to you.

A complete application is required by CitiMortgage, Inc. for you to be considered for foreclosure prevention alternatives. You may submit an application to be evaluated for foreclosure prevention alternatives that CitiMortgage has to offer by calling us at 1-866-272-4749.

If you have questions regarding this letter or if you are concerned with how we have handled your account, please call us at 1-866-272-4749 Monday – Thursday 7:00 a.m. – 8:00 p.m. CT, Friday 7:00 a.m. – 6:00 p.m. CT, and Saturday 7:00 a.m. – 11:00 a.m. CT, or email us at: [eru\\_support@citi.com](mailto:eru_support@citi.com). You may also contact us via mail at: CitiMortgage, Inc., 1000 Technology Drive, Mail Station 514, O'Fallon, MO 63368.

For help understanding this notice and exploring your options at no charge, the Federal government provides contact information for HUD-approved housing counselors, which you can access by contacting the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/mortgagehelp/>, the Department of Housing and Urban Development at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or by calling the Homeowners HOPE™ Hotline Number 1-888-995-HOPE(4673) and ask for MHA Help.

In accordance with federal law, CitiMortgage has designated the following address where you can send a written request for information, a written notice of error, or a qualified written request:

CitiMortgage, Inc.  
Attn: Customer Research Team  
PO Box 10002  
Hagerstown, MD 21747-0002

Sincerely,

CitiMortgage, Inc.

FOR0085.34123

CITI 4815 0551

# **NOTICES**

TTY Services available: Dial 711 from the United States; Dial 1-866-280-2050 from Puerto Rico.

**CALLS ARE RANDOMLY MONITORED AND RECORDED TO ENSURE QUALITY SERVICE.**

Hours of operation provided reflect general hours for the department.

If an attorney represents you, please refer this letter to your attorney and provide us with the attorney's name, address and telephone number.

The purpose of this communication is an attempt to collect a debt and any information obtained will be used for that purpose.

**TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY OF A BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH OBLIGATION.**

FOR0085.34123

CITI 4815 0552



Page 1

ASPEG

citi

## Mortgage Account Information

Account Number: [REDACTED] 51-7  
 Payment Due Date:† N/A  
 Amount Due:† \$152,231.13

Statement Date: 05/17/17

How to reach us

www.citimortgage.com

Homeowner Assistance: 1-877-435-3314\*

Please reference your account number [REDACTED] 51 when calling.

\*Calls are randomly monitored and recorded to ensure quality service.

The CitiMortgage Foreclosure Attorney is TIFFANY &amp; BOSCO, P.A., 602-255-6000.

## Explanation of Amount Due

Principal	\$87,997.47
Interest	\$47,587.59
Escrow	\$13,486.69
Fees Charged	\$77.70
Past Due Fees/Late Charges	\$3,335.68
Unapplied Funds Allocation	-\$254.00
<b>Total Amount Due†</b>	<b>\$152,231.13</b>

## Account Information

WILLIAM R SCHULTE  
 MELANI SCHULTE  
 Property Address: 9500 ASPEN GLOW DR  
 LAS VEGAS, NV 89134

## Type of Mortgage

Outstanding Principal Balance  
 Interest Rate  
 Escrow Balance  
 CitiMortgage Taxes Paid Year to Date

## FIXED RATE LOAN

\$87,997.47  
 7.500000%  
 -\$13,486.69  
 \$440.72

## Past Payments Breakdown

	Paid Since Last Statement	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Unapplied Funds	\$0.00	\$254.00
<b>Total</b>	<b>\$0.00</b>	<b>\$254.00</b>

## Transaction Activity Since Last Statement (04/19/17 to 05/17/17)

Date	Description	Charges/Adjustments	Payments
05/01/17	Interest on Escrow Advance	\$77.70	

**\*\*Partial Payments:** Any partial payment that you make, other than a full reinstatement or payment of the total amount due, will not be applied to your mortgage but instead will be returned to you, as your loan has been accelerated and the accelerated amount is now due. If you are on an approved homeowner assistance plan, partial payments may be held in a separate unapplied account and credited according to the terms of the plan. The unapplied amount shown in the Past Payment Breakdown section of this statement, under the Paid Year to Date column, reflects the balance of unapplied funds held as of the statement date and should not be construed as a Year to Date amount.

Important messages continued on the next page

citi®

P.O. Box 6243  
 Sioux Falls, SD 57117-6243

Mortgage Statement  
 Enclosed

†THIS AMOUNT DUE IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT REFLECT FEES AND COSTS NOT BILLED OR POSTED TO YOUR ACCOUNT AS OF THE STATEMENT DATE. YOUR LOAN HAS BEEN ACCELERATED UNDER STATE LAW AND THE ACCELERATED AMOUNT SHOWN IS NOW DUE. CITIMORTGAGE, HOWEVER, ALLOWS REINSTATEMENTS OF LOANS ACCELERATED PRIOR TO FORECLOSURE SALE. YOU MUST CONTACT THE CITIMORTGAGE ATTORNEY IDENTIFIED ON PAGE 1 FOR YOUR CURRENT REINSTATEMENT AMOUNT OR PAYOFF AMOUNT. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY.

00000413 1 26501632 DTF 00000413



WILLIAM R SCHULTE  
 MELANI SCHULTE  
 9611 W CHARLESTON BLVD STE 2-351  
 LAS VEGAS NV 89117

00001063  
DPOR

ASPEG

## Mortgage Account Information

citi

Account Number: [REDACTED] 351-7  
 Payment Due Date:† N/A  
 Amount Due:† \$155,106.47

Statement Date: 06/19/17

How to reach us

www.citimortgage.com

Homeowner Assistance: 1-877-435-3314\*

Please reference your account number [REDACTED] 51 when calling.

\*Calls are randomly monitored and recorded to ensure quality service.

The CitiMortgage Foreclosure Attorney is TIFFANY &amp; BOSCO, P.A., 602-255-6000.

## Explanation of Amount Due

Principal	\$87,997.47
Interest	\$48,173.73
Escrow	\$13,486.69
Fees Charged	\$2,289.20
Past Due Fees/Late Charges	\$3,413.38
Unapplied Funds Allocation	-\$254.00
<b>Total Amount Due†</b>	<b>\$155,106.47</b>

## Account Information

WILLIAM R SCHULTE  
 MELANI SCHULTE  
 Property Address: 9500 ASPEN GLOW DR  
 LAS VEGAS, NV 89134

Type of Mortgage	FIXED RATE LOAN
Outstanding Principal Balance	\$87,997.47
Interest Rate	7.50000%
Escrow Balance	-\$13,486.69
CitiMortgage Taxes Paid Year to Date	\$440.72

## Past Payments Breakdown

	Paid Since Last Statement	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Unapplied Funds	\$0.00	\$254.00
<b>Total</b>	<b>\$0.00</b>	<b>\$254.00</b>

## Transaction Activity Since Last Statement (05/18/17 to 06/19/17)

Date	Description	Charges/Adjustments	Payments
06/01/17	Interest on Escrow Advance	\$80.29	
06/07/17	Foreclosure Attorney Fee (Filing, Search, Etc.)	\$991.25	
06/07/17	Certified Mail Fee	\$234.66	
06/07/17	Sale Posting Fee	\$85.00	
06/07/17	Recording Fee	\$18.00	

**\*\*Partial Payments:** Any partial payment that you make, other than a full reinstatement or payment of the total amount due, will not be applied to your mortgage but instead will be returned to you, as your loan has been accelerated and the accelerated amount is now due. If you are on an approved homeowner assistance plan, partial payments may be held in a separate unapplied account and credited according to the terms of the plan. The unapplied amount shown in the Past Payment Breakdown section of this statement, under the Paid Year to Date column, reflects the balance of unapplied funds held as of the statement date and should not be construed as a Year to Date amount.

Important messages continued on the next page

citi®

P.O. Box 6243  
 Sioux Falls, SD 57117-6243

Mortgage Statement  
 Enclosed

† THIS AMOUNT DUE IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT REFLECT FEES AND COSTS NOT BILLED OR POSTED TO YOUR ACCOUNT AS OF THE STATEMENT DATE. YOUR LOAN HAS BEEN ACCELERATED UNDER STATE LAW AND THE ACCELERATED AMOUNT SHOWN IS NOW DUE. CITIMORTGAGE, HOWEVER, ALLOWS REINSTATEMENTS OF LOANS ACCELERATED PRIOR TO FORECLOSURE SALE. YOU MUST CONTACT THE CITIMORTGAGE ATTORNEY IDENTIFIED ON PAGE 1 FOR YOUR CURRENT REINSTATEMENT AMOUNT OR PAYOFF AMOUNT. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY.

00000407 1 26501464 DTF 00000407

WILLIAM R SCHULTE  
 MELANI SCHULTE  
 9811 W CHARLESTON BLVD STE 2-351  
 LAS VEGAS NV 89117

00000205  
UPGR



## Mortgage Account Information

citi

ACCOUNT NUMBER: [REDACTED]-7

## Transaction Activity Since Last Statement (05/18/17 to 06/19/17)

Date	Description	Charges/Adjustments	Payments
06/07/17	Service Expense Fee	\$200.00	
06/07/17	Service Expense Fee	\$25.00	
06/09/17	Title Cost Fee	\$655.00	

## Important Messages

Delinquency expenses are third-party expenses such as property inspection fees, property preservation costs, appraisal costs, and attorney fees incurred by CMI as a result of default.

405102

\* THIS AMOUNT DUE IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT REFLECT FEES AND COSTS NOT BILLED OR POSTED TO YOUR ACCOUNT AS OF THE STATEMENT DATE. YOUR LOAN HAS BEEN ACCELERATED UNDER STATE LAW AND THE ACCELERATED AMOUNT SHOWN IS NOW DUE. CITIMORTGAGE, HOWEVER, ALLOWS REINSTATEMENTS OF LOANS ACCELERATED PRIOR TO FORECLOSURE SALE. YOU MUST CONTACT THE CITIMORTGAGE ATTORNEY IDENTIFIED ON PAGE 1 FOR YOUR CURRENT REINSTATEMENT AMOUNT OR PAYOFF AMOUNT. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY.



## Delinquency Notice

citi

As of 04/01/10, you are late on your mortgage payments. Your loan is in foreclosure, and fees and costs will continue to accrue unless the loan is fully reinstated or paid in full. You must contact the CitiMortgage foreclosure attorney identified on page 1 for your current reinstatement amount or payoff amount.

## Recent Account History

- Payment due 01/01/17: Unpaid Regular Monthly Payment amount of \$94,792.07.
- Payment due 02/01/17: Unpaid Regular Monthly Payment amount of \$95,858.56.
- Payment due 03/01/17: Unpaid Regular Monthly Payment amount of \$96,925.05.
- Payment due 04/01/17: Unpaid amount of \$150,973.18.
- Payment due 05/01/17: Unpaid amount of \$151,621.53.
- Payment due 06/01/17: Unpaid amount of \$152,231.13.
- **Your loan has been accelerated. The amount now due is: \$155,106.47.**  
This accelerated amount due is for informational purposes only and does not reflect fees and costs not billed or posted to your account as of the statement date. Your loan has been accelerated under state law and the accelerated amount is now due. CitiMortgage, however, allows reinstatements of loans accelerated prior to foreclosure sale. You must contact the CitiMortgage attorney identified on page 1 for your current reinstatement amount or payoff amount. If you are represented by an attorney, provide a copy of this statement to your attorney.<sup>†</sup>

Please note that a first notice or filing required by applicable law for judicial or non-judicial foreclosure has been made.

**If You Are Experiencing Financial Difficulty:** HUD-approved housing counseling agencies are available to provide you with information about mortgage and foreclosure counseling and assistance. Call 1-800-569-4287 to speak with an expert about your individual situation or visit HUD at [www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm)

<sup>†</sup>THIS AMOUNT DUE IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT REFLECT FEES AND COSTS NOT BILLED OR POSTED TO YOUR ACCOUNT AS OF THE STATEMENT DATE. YOUR LOAN HAS BEEN ACCELERATED UNDER STATE LAW AND THE ACCELERATED AMOUNT SHOWN IS NOW DUE. CITIMORTGAGE, HOWEVER, ALLOWS REINSTATEMENTS OF LOANS ACCELERATED PRIOR TO FORECLOSURE SALE. YOU MUST CONTACT THE CITIMORTGAGE ATTORNEY IDENTIFIED ON PAGE 1 FOR YOUR CURRENT REINSTATEMENT AMOUNT OR PAYOFF AMOUNT. IF YOU ARE REPRESENTED BY AN ATTORNEY, PROVIDE A COPY OF THIS STATEMENT TO YOUR ATTORNEY.



E0T5Q4



ASPEC

## Mortgage Account Information

citi

Account Number: [REDACTED] 51-7  
 Payment Date: 08/01/17  
 Payment Amount: \$1,066.49

Statement Date: 07/18/17

How to reach us

www.citimortgage.com

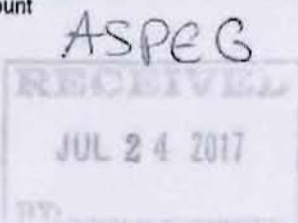
Bankruptcy Service Center: 1-866-613-5636\*

Please reference your account number [REDACTED] 51 when calling.

\*Calls are randomly monitored and recorded to ensure quality service.

## Explanation of Payment Amount

Principal \$573.46  
 Interest \$307.95  
 Escrow \$185.08  
 Total Payment Amount \$1,066.49



## Account Information

WILLIAM R SCHULTE  
 MELANI SCHULTE  
 Property Address: 9500 ASPEN GLOW DR  
 LAS VEGAS, NV 89134

Type of Mortgage FIXED RATE LOAN  
 Outstanding Principal Balance \$87,997.47  
 Interest Rate 7.50000%  
 Escrow Balance -\$13,960.89  
 CitiMortgage Taxes Paid Year to Date \$440.72

## Transaction Activity Since Last Statement (06/20/17 to 07/18/17)

Date	Description	Charges/Adjustments	Payments
06/20/17	Escrow Disbursement - Hazard Insurance		-\$474.00



TO THE EXTENT YOUR ORIGINAL OBLIGATION WAS DISCHARGED, OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY UNDER TITLE 11 OF THE UNITED STATES CODE, THIS STATEMENT IS FOR COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE AN ATTEMPT TO COLLECT A DEBT OR TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.

Important messages continued on the next page

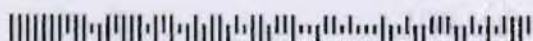
To ensure timely processing, please enclose your check and the coupon below in the envelope provided.



P.O. Box 6243  
 Sioux Falls, SD 57117-6243

Mortgage Statement  
 Enclosed

00002259 1 J0501601 DTF 00002259



WILLIAM R SCHULTE  
 MELANI SCHULTE  
 9811 W CHARLESTON BLVD STE 2-351  
 LAS VEGAS NV 89117

Account Number: [REDACTED] 51-7

Total Amount by 08/01/17:

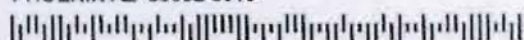
\$1,066.49

Please designate how you want us to apply any additional funds. Undesignated additional funds are applied in the following order: 1) late charges and/or fees, 2) principal. Once paid, additional funds cannot be returned.  
 Do not include cash or account inquiries with your payment.  
 Please see reverse side for mailing address and phone number changes.

Additional Principal:	\$	-
Additional Escrow:	\$	-
Additional Late Charges:	\$	-
Additional Monthly Payment:	\$	-
Total Amount Enclosed	\$	-

Include account number on check. Make payable to CitiMortgage, Inc

CITIMORTGAGE, INC.  
 PO BOX 78015  
 PHOENIX AZ 85062-8015



17500 0106649 0106649 0106649 [REDACTED] 517 0000

100584

00060525  
DFGR

ASPEG

## Mortgage Account Information

citi

Account Number: [REDACTED] 51-7  
 Payment Date: 09/01/17  
 Payment Amount: \$1,066.49

Statement Date: 08/01/17

How to reach us

www.citimortgage.com

Bankruptcy Service Center: 1-866-613-5636\*

Please reference your account number [REDACTED] 51 when calling.

\*Calls are randomly monitored and recorded to ensure quality service.

## Explanation of Payment Amount

Principal	\$577.05
Interest	\$304.36
Escrow	\$185.08
<b>Total Payment Amount</b>	<b>\$1,066.49</b>

## Account Information

WILLIAM R SCHULTE

MELANI SCHULTE

Property Address: 9500 ASPEN GLOW DR

LAS VEGAS, NV 89134

Type of Mortgage

FIXED RATE LOAN

Outstanding Principal Balance

\$87,997.47

Interest Rate

7.50000%

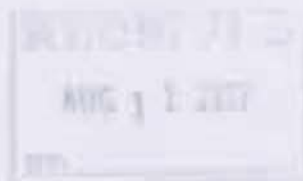
Escrow Balance

-\$13,960.69

CitiMortgage Taxes Paid Year to Date

\$440.72

TOT584



TO THE EXTENT YOUR ORIGINAL OBLIGATION WAS DISCHARGED, OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY UNDER TITLE 11 OF THE UNITED STATES CODE, THIS STATEMENT IS FOR COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE AN ATTEMPT TO COLLECT A DEBT OR TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.

Important messages continued on the next page

To ensure timely processing, please enclose your check and the coupon below in the envelope provided.

citi®

P.O. Box 6243  
 Sioux Falls, SD 57117-6243

Mortgage Statement  
 Enclosed

Account Number: [REDACTED] 51-7

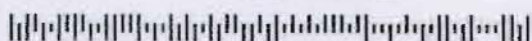
Total Amount by 09/01/17:

\$1,066.49

Please designate how you want us to apply any additional funds. Undesignated additional funds are applied in the following order: 1) late charges and/or fees, 2) principal. Once paid, additional funds cannot be returned.  
 Do not include cash or account inquiries with your payment.  
 Please see reverse side for mailing address and phone number changes.

Additional Principal:	\$	
Additional Escrow:	\$	
Additional Late Charges:	\$	
Additional Monthly Payment:	\$	
Total Amount Enclosed	\$	

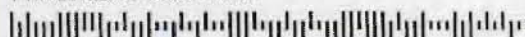
00003227 1 J0501907 DTF 00003227



WILLIAM R SCHULTE  
 MELANI SCHULTE  
 9811 W CHARLESTON BLVD STE 2-351  
 LAS VEGAS NV 89117

Include account number on check. Make payable to CitiMortgage, Inc.

CITIMORTGAGE, INC.  
 PO BOX 78015  
 PHOENIX AZ 85062-8015

01323875  
DPGR

17500 0106649 0106649 0106649 [REDACTED] 517 0000





JSHC

## Mortgage Account Information

citi

Account Number: [REDACTED] 51-7  
 Payment Date: 09/01/17  
 Payment Amount: \$1,066.49

Statement Date: 08/17/17

How to reach us

www.citimortgage.com

Bankruptcy Service Center: 1-866-613-5636\*

Please reference your account number: [REDACTED] 51 when calling.

\*Calls are randomly monitored and recorded to ensure quality service.

## Explanation of Payment Amount

Principal	\$577.05
Interest	\$304.36
Escrow	\$185.08
<b>Total Payment Amount</b>	<b>\$1,066.49</b>

## Account Information

WILLIAM R SCHULTE  
 MELANI SCHULTE  
 Property Address: 9500 ASPEN GLOW DR  
 LAS VEGAS, NV 89134

Type of Mortgage	FIXED RATE LOAN
Outstanding Principal Balance	\$87,997.47
Interest Rate	7.50000%
Escrow Balance	-\$14,414.65
CitiMortgage Taxes Paid Year to Date	\$894.68

## Transaction Activity Since Last Statement (08/02/17 to 08/17/17)

Date	Description	Charges/Adjustments	Payments
08/07/17	Escrow Disbursement - County Tax		-\$453.96

TO THE EXTENT YOUR ORIGINAL OBLIGATION WAS DISCHARGED, OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY UNDER TITLE 11 OF THE UNITED STATES CODE, THIS STATEMENT IS FOR COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE AN ATTEMPT TO COLLECT A DEBT OR TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.

Important messages continued on the next page

To ensure timely processing, please enclose your check and the coupon below in the envelope provided.



P.O. Box 6243  
 Sioux Falls, SD 57117-6243

Mortgage Statement  
 Enclosed

Account Number: [REDACTED] 51-7

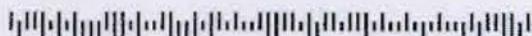
Total Amount by 09/01/17:

\$1,066.49

Please designate how you want us to apply any additional funds. Undesignated additional funds are applied in the following order: 1) late charges and/or fees, 2) principal. Once paid, additional funds cannot be returned.  
 Do not include cash or account inquiries with your payment.  
 Please see reverse side for mailing address and phone number changes.

Additional Principal:	\$	
Additional Escrow:	\$	
Additional Late Charges:	\$	
Additional Monthly Payment:	\$	
<b>Total Amount Enclosed</b>	<b>\$</b>	<b></b>

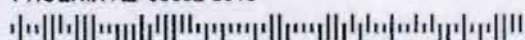
00003663 1 J0501330 DTF 00003663



WILLIAM R SCHULTE  
 MELANI SCHULTE  
 9811 W CHARLESTON BLVD STE 2-351  
 LAS VEGAS NV 89117

Include account number on check. Make payable to CitiMortgage, I

CITIMORTGAGE, INC.  
 PO BOX 78015  
 PHOENIX AZ 85062-8015



17500 0106649 0106649 0106649 [REDACTED] 517 0000

TOT59h

00005325  
DPOR



REPRESENTATION OF PRINTED DOCUMENT

8-471-04855-0000285-001-1-000-000-000-000  
 WILLIAM R SCHULTE  
 MELANI SCHULTE  
 9811 W CHARLESTON BLVD STE 2-351  
 LAS VEGAS NV 89117

Mortgage Account Number: [REDACTED] 51-7  
 Date: September 19, 2017  
 Customer Service: 1-855-613-5636\*  
 www.citimortgage.com

Please note: As a result of your bankruptcy case, this letter is not an attempt to collect debt from you or in any way violate any provision of the United States Bankruptcy Code. This letter has been sent to you for informational purposes only. This is not a bill or a request for payment, or a statement that you are personally obligated in any way to make a payment.

Enclosed is your Escrow Analysis Statement, which has detailed information regarding your escrow account. In an effort to provide you with a simple overview of the enclosed statement, below is a summary of the key information. Your new voluntary monthly mortgage payment is \$1,069.88, and will be effective with your November 01, 2017 payment.

<u>Monthly Payment Breakdown</u>	<u>Current Monthly Payment</u>	<u>New Monthly Payment</u>
Principal & Interest	881.41	881.41
Escrow Payment	277.99	188.47
Total Monthly Payment	1,159.40	1,069.88

If your new voluntary monthly payment includes a shortage spread amount, you may pay the shortage in full which will lower your payment; however, your payment may not return to the previous amount. If your tax and/or insurance bill amounts have changed, your voluntary monthly payment amount might change, and this amount may be higher. If you have questions about increased bills, contact your insurance agent or tax authority directly.

The voluntary monthly mortgage payment can change based on increases or decreases in property taxes and/or insurance premiums. These changes may result in an escrow shortage or surplus.

	<u>Projected Annual Escrow Disbursements Amounts</u>
COUNTY TAX	1,787.58
HAZARD INSURANCE	474.00
Total Annual Disbursement Amount	2,261.58

Please refer to the enclosed statement for detailed information about your escrow analysis including any shortage or overage you may have.

To the extent your obligation has been discharged or is subject to an automatic stay of a Bankruptcy order under Title 11 of the United States code, this notice is for compliance and informational purposes only and does not constitute a demand for payment or an attempt to collect any such obligation.

\*Calls are randomly monitored and recorded for quality assurance.

INTERNET REPRINT



CitiMortgage



P.O. Box 6343  
Sioux Falls, SD 57117-6343  
Customer Service 1-800-253-7918  
TTY Services available: Dial 711 from the United States;  
Dial 1-866-255-2040 from Puerto Rico

## Escrow Account Disclosure Statement

REPRESENTATION OF PRINTED DOCUMENT

Page 1

## Annual Escrow Analysis

Account Number  
Analysis Date

1-7  
September 19, 2017

6-471-84355-000258-001-3-000-000-000-000  
WILLIAM R SCHULTE  
MELANI SCHULTE  
9611 W CHARLESTON BLVD STE 2-351  
LAS VEGAS NV 89117

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY OF A BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH OBLIGATION.

## Mortgage Payment

New Monthly Payment Amount: \$1,089.88 New Payment Effective: November 01, 2017

	CURRENT PAYMENT	NEW PAYMENT
PRINCIPAL/INTEREST	\$851.41	\$851.41
MONTHLY ESCROW PAYMENT	277.99	188.47
TOTAL PAYMENT	1,129.40	1,039.88

• Your new monthly escrow payment represents 1/12th of your projected annual escrow disbursements.

• If your payment is issued by a third party, or if you make your payments through a bill pay service, please take the appropriate action to ensure that the new amount is updated with the service provider.

## Projections for the coming Year

Please keep this statement for reference next year.

MONTH	PAYMENTS TO ESCROW ACCT	PAYMENTS FROM ESCROW ACCT	DESCRIPTION	PROJECTED BALANCE	REQUIRED BALANCE
Starting Balance: (Activity Assumed through September, 2017)					
OCT 17	277.99	.00		10,152.27	188.58
NOV 17	188.47	.00		10,430.26	188.41
DEC 17	188.47	440.72	COUNTY TAX	10,618.73	378.88
JAN 18	188.47	.00		10,366.48	124.53
FEB 18	188.47	440.72	COUNTY TAX	10,554.95	313.10
MAR 18	188.47	.00		10,302.70	60.65
APR 18	188.47	.00		10,491.17	249.32
MAY 18	188.47	.00		10,679.64	437.79
JUN 18	188.47	.00		10,868.11	626.26
JUL 18	188.47	.00		11,056.58	814.73
AUG 18	188.47	474.00	HAZARD INSURANCE	10,771.05	529.20
SEP 18	188.47	453.98	COUNTY TAX	10,505.56	263.71
OCT 18	188.47	452.18	COUNTY TAX	10,241.85 (a)	.00 (b)
TOTALS:	\$2,261.64	\$2,261.59		10,430.32	188.47

871-2280-0146

• Mortgage Insurance, if any, is not included in the required low point calculation.

## Determining Your Escrow Shortage/Surplus

Under Federal Law, your surplus may be returned to you via a check. Since not all payments have been received on your account, you will not receive a check for your escrow surplus if your Projected Low-Point (a) is:

- Less than your Required Low-Point (b), you have a shortage.
- Greater than your Required Low-Point (b), you have a surplus.
- Equal to your Required Low-Point (b), the above does not apply.

PROJECTED LOW-POINT: 10,241.85 (a)

REQUIRED LOW-POINT (Cushion): .00 (b)

TOTAL ESCROW SURPLUS: 10,241.85

## ESCROW SHORTAGE / ADVANCE COUPON PLEASE DETACH AND RETURN THIS PORTION WITH YOUR PAYMENT. PLEASE ALLOW 7 TO 10 DAYS FOR PHYSICAL DELIVERY.

WILLIAM R SCHULTE  
MELANI SCHULTE

Advance Amount:  
\$14,856.83-

Shortage Amount:  
\$ .00

CitiMortgage, Inc.  
PO Box 76016  
Phoenix AZ 85062-8016

Loan # 1-7

AMOUNT ENCLOSED \$ 

If you prefer to pay all or part of the Shortage Amount, simply detach this coupon and mail it along with your payment for the Shortage Amount in the enclosed envelope.

To avoid interest charges, you can use this shortage coupon to repay your Advance Amount (funds provided by CMI to pay your tax and insurance bills). Effective November 18, 2017, interest will be charged at your Note rate on any unpaid portion of the Escrow Advance still outstanding at that time. You will see the interest included in the Servicing Fee section of your monthly Mortgage Account Statement. All escrow funds deposited will first be applied to reduce your Escrow Advance. Interest will accrue until the advance is paid in full. See your Account History on the back of this statement for details on your advance balance.

Paying the shortage in advance in full will lower your payment; however, your payment may not return to the previous amount.

Please allow 7 days from our receipt of this shortage / advance payment to adjust your monthly payment.

INTERNET REPRINT

CITI 4815 0401

REPRESENTATION OF PRINTED DOCUMENT

-7  
September 18, 2017





AS REG

## Mortgage Account Information

citi

Account Number: [REDACTED] 51-7  
 Payment Date: 11/01/17  
 Payment Amount: \$1,069.88

Statement Date: 10/17/17

How to reach us

www.citimortgage.com

Bankruptcy Service Center: 1-866-613-5636\*

Please reference your account number [REDACTED] 51 when calling.

\*Calls are randomly monitored and recorded to ensure quality service.

## Explanation of Payment Amount

Principal	\$584.28
Interest	\$297.13
Escrow	\$188.47
<b>Total Payment Amount</b>	<b>\$1,069.88</b>

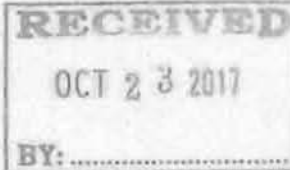
## Account Information

WILLIAM R SCHULTE

MELANI SCHULTE

Property Address: 9500 ASPEN GLOW DR  
LAS VEGAS, NV 89134

Type of Mortgage	FIXED RATE LOAN
Outstanding Principal Balance	\$87,997.47
Interest Rate	7.50000%
Escrow Balance	\$14,866.83
CitiMortgage Taxes Paid Year to Date	\$1,346.86



TO THE EXTENT YOUR ORIGINAL OBLIGATION WAS DISCHARGED, OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY UNDER TITLE 11 OF THE UNITED STATES CODE, THIS STATEMENT IS FOR COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE AN ATTEMPT TO COLLECT A DEBT OR TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.

Important messages continued on the next page

To ensure timely processing, please enclose your check and the coupon below in the envelope provided.



P.O. Box 6243  
 Sioux Falls, SD 57117-6243

Mortgage Statement  
 Enclosed

Account Number: [REDACTED] 51-7

Total Amount by 11/01/17:

\$1,069.88

Please designate how you want us to apply any additional funds. Undesignated additional funds are applied in the following order: 1) late charges and/or fees, 2) principal. Once paid, additional funds cannot be returned.  
 Do not include cash or account inquiries with your payment.  
 Please see reverse side for mailing address and phone number changes.

Additional Principal:	\$	
Additional Escrow:	\$	
Additional Late Charges:	\$	
Additional Monthly Payment:	\$	
<b>Total Amount Enclosed</b>	<b>\$</b>	

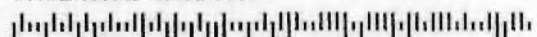
00002024 1 J0501833 DTF 00002024



WILLIAM R SCHULTE  
 MELANI SCHULTE  
 9811 W CHARLESTON BLVD STE 2-351  
 LAS VEGAS NV 89117

Include account number on check. Make payable to CitiMortgage, Inc.

CITIMORTGAGE, INC.  
 PO BOX 78015  
 PHOENIX AZ 85062-8015



17500 0106988 0106988 0106988 [REDACTED] 517 0000

485103

00058859  
UPGR



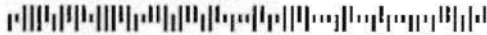
REPRESENTATION OF PRINTED DOCUMENT

CitiMortgage, Inc.  
PO Box 790005  
St. Louis MO 63179-0005


[www.citimortgage.com](http://www.citimortgage.com)

10/26/17

00000037 BB 10Z 300 DFL0145D NBC 52K



Amberlea Davis

415 S. 6th Street, Ste 300  
Brunswick Ga 31520

RE: Property Address: 9500 Aspen Glow Dr  
Las Vegas, NV 89134  
CitiMortgage Loan#: [REDACTED] 51

Dear CitiMortgage Client(s):

Please note: As a result of your bankruptcy case, this letter is not an attempt to collect a debt from you or in any way violate any provision of the United States Bankruptcy Code. This letter has been sent to you for informational purposes only. This is not a bill or a request for payment, or a statement that you are personally obligated in any way to make a payment.

Your decision to discuss workout options with CitiMortgage, Inc. is strictly voluntary. You are not obligated to pursue any workout options discussed with us. At your request, we immediately terminate any such discussions should you no longer wish to pursue these options.

Your account has been assigned to the Homeowner Support Team. This team of dedicated Homeowner Support Specialists will assist you by exploring various financial hardship solutions, whether your goal is to remain in your home, sell your property, or return ownership to Citi.

It is very important that you call now if you are experiencing any financial hardship. You may be eligible for one of the hardship assistance programs below. You will be asked questions to see if you are pre-eligible for any of the following loss mitigation assistance options:

- Refinance your loan with us or another lender.
- Modification: Modify your loan terms with us; if you want to remain in your home, we may be able to come to an affordable solution so you may retain ownership of your home.
- Short Sale or Deed in Lieu: If you do not wish to retain home ownership, even if your property is worth less than you owe, these options may allow you to move without paying any cash. If you are not able to continue paying your mortgage, your best option may be to find more affordable housing.

We look forward to working with you! Call us today to learn more about your hardship assistance options and for instructions on how to apply.

As a valued customer, we encourage you to take advantage of FREE credit counseling services

REPRESENTATION OF PRINTED DOCUMENT

that can provide a plan for a debt-free future. Call a credit counseling service in your area or 1-866-889-9347 today! CitiMortgage, Inc. does not endorse any specific credit counseling agency and is providing this number as a courtesy to our customers. Consumer Credit Counseling Services is not affiliated with CitiMortgage, Inc.

For help understanding this notice and exploring your options at no charge, the Federal government provides contact information for HUD-approved housing counselors, which you can access by contacting the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/mortgagehelp/>, the Department of Housing and Urban Development at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or by calling the Homeowners HOPE™ Hotline Number 1-888-995-HOPE(4673).

Important: Because of your bankruptcy case, you must obtain court approval of this settlement before CitiMortgage, Inc. considers this option for your loan. Please contact your attorney with any questions or concerns.

If you have questions regarding this letter or if you are concerned with how we have handled your account, please call us at 1-855-843-2549 Monday - Thursday 7:00 a.m. - 8:00 p.m. CT, Friday 7:00 a.m. - 5:00 p.m. CT, and Saturday 7:00 a.m. - 4:00 p.m. CT. You may also contact us via e-mail at: [eru\\_support@citi.com](mailto:eru_support@citi.com) or mail at: CitiMortgage, Inc., Homeowner Support Team, 1000 Technology Drive, MS 420, O'Fallon, MO 63368.

Note: You may also find out more about ways we can assist you at a special CitiMortgage website: [www.homeownersupport.com](http://www.homeownersupport.com).

In accordance with federal law, CitiMortgage, Inc. has designated the following address where you must send a written request for information, a written notice of error, or a qualified written request:

CitiMortgage, Inc.  
PO Box 6728  
Sioux Falls, SD 57117-6728

Sincerely,

CitiMortgage, Inc.

NOTICES

TTY Services available: Dial 711 from the United States; Dial 1-866-280-2050 from Puerto Rico.

CALLS ARE RANDOMLY MONITORED AND RECORDED TO ENSURE QUALITY SERVICE.

Hours of operation provided reflect general hours of the Homeowner Support Team.

If responding through e-mail, please do not include confidential information. E-Mail communication is randomly monitored to ensure quality service.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS

INTERNET REPRINT

CITI 4815 0689



REPRESENTATION OF PRINTED DOCUMENT

FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT  
CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH  
OBLIGATION.

LM1123.53562



NNNN-NNNN-NNNN-NNNN

\*50995280000170002\*

INTERNET REPRINT

CITI 4815 0690

**MSMelani Schulte**

ASPEG

**\*2<sup>ND</sup> REQUEST FOR INFORMATION. Please reply as 1<sup>st</sup>**  
**Request was mailed 3/22/17. Copy of 1<sup>st</sup> RFI enclosed.**

**Date: November 6, 2017**

**In Re:** 9500 ASPEN GLOW DR, LAS VEGAS, NV 89134-0134  
APN: 138-19-515-038  
Associated Acct Numbers: LOAN # [REDACTED] 51-7  
Associated Borrowers: William R. Schulte and  
Melani Schulte

**Request for Information Pursuant to 12 CFR § 1024.36**

On the request for information dated March 21, 2017 I requested the following information:

1. Itemized Reinstatement Statement
2. Complete contractual "life of loan history"
3. Current and most recent property valuation based on your system of record
4. Most recent escrow analysis
5. Most recent Periodic Billing Statement
6. Loss mitigation package
7. List of home retention programs that are available per the investor of this Mortgage Loan
8. Copy of note, mortgage and any allonge(s) if applicable.

You received the first request on March 22, 2017 and have failed to provide the requested information within the initial 30 days. I again request the above information. Additionally, please provide the name of the investor. Please note my address is 9811 W. Charleston Blvd, Suite 2-351, Las Vegas, NV 89117. Thank you for your attention to this matter.

Sincerely,

Melani Schulte





CitiMortgage, Inc.  
PO Box 6243  
Sioux Falls, SD 57117-6243

## Important Loan Information

*ASPEC*  
Mortgage Account Number  
[REDACTED] 51

Page 1 of 1

11/28/2017

00000002 BB 10Z.333 LTR0102D N8C 352



WILLIAM R SCHULTE  
MELANI SCHULTE  
9811 W CHARLESTON BLVD STE 2-351  
LAS VEGAS, NV 89117

00000535  
UPGR



Dear CitiMortgage Client(s):

Please note: As a result of your bankruptcy case, this letter is not an attempt to collect a debt from you or in any way violate any provision of the United States Bankruptcy Code. This letter has been sent to you for informational purposes only. This is not a bill or a request for payment, or a statement that you are personally obligated in any way to make a payment.

We are writing to inform you we have received your recent correspondence. We appreciate your taking the time to write us, and the opportunity to service your mortgage needs. Your letter will be reviewed and processed timely.

To contact us visit our website at [www.citimortgage.com](http://www.citimortgage.com) or access our Automated Account Information Line, which is available 24 hours a day at 1-800-283-7918\*. Representatives are available Monday through Friday from 8:00 a.m. to 10:00 p.m., ET, and Saturday from 8:00 a.m. to 6:00 p.m., ET. To access TTY services, dial 711 from the United States or dial 1-866-280-2050 from Puerto Rico. When you contact us, refer to your mortgage account number, 0577014851.

We appreciate your business and look forward to continuing to serve you in the future.

Sincerely,

Customer Service Department

**TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY OF A BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH OBLIGATION.**

CST0319.42447





December 5, 2017

WILLIAM R SCHULTE  
MELANI SCHULTE  
9811 W CHARLESTON BLVD STE 2-351  
LAS VEGAS, NV 89117

Re: Property Address: 9500 ASPEN GLOW DR  
LAS VEGAS, NV 89134  
CitiMortgage Loan Number: [REDACTED] 51  
Case Number: 17-12883

Dear WILLIAM R SCHULTE

Please note: As a result of your bankruptcy case, this letter is not an attempt to collect a debt from you or in any way violate any provision of the United States Bankruptcy Code. This letter has been sent to you for informational purposes only. This is not a bill or a request for payment, or a statement that you are personally obligated in any way to make a payment.

Your decision to discuss workout options with CitiMortgage, Inc is strictly voluntary. You are not obligated to pursue any workout options discussed with us. At your request, we will immediately terminate any such discussions should you no longer wish to pursue these options.

Per your request, please find enclosed the detail of the reinstatement amount for the above referenced account.

PRE-PETITION ARREARS	
86 PMTS @ \$1,045.22	\$89,888.92
Unapplied fund	\$-254.00
Servicing Fees	\$383.68
FC Atty Fees and Costs	\$3,936.85
BPO/ Appraisal	\$84.00
Inspection	\$81.00
Total Pre-Petition	\$94,120.45

POST-PETITION	
8 PMTS @ \$1,045.22	\$8,361.76

TOTAL REINSTATEMENT	\$102,482.21
---------------------	--------------

These figures are good through 1/4/2018.

Important: Because of your bankruptcy case, you must obtain court approval of this settlement before CitiMortgage, Inc considers this option for your loan. Please contact your attorney with any questions or concerns.

To contact us you may call our Bankruptcy Servicing Center at 1-866-613-5636, Monday - Friday 7:30 a.m. to 5:00 p.m. CT. You may also contact us via mail at: CitiMortgage, Inc. , Bankruptcy Servicing Center, P.O. Box 6030, Sioux Falls, SD 57117-6030.

In accordance with federal law, CitiMortgage, Inc has designated the following address where you must send a written request for information, a written notice of error, or a qualified written request:



CitiMortgage, Inc.  
PO Box 6728  
Sioux Falls, SD 57117-6728

Sincerely,

CitiMortgage, Inc  
Bankruptcy Servicing Center

#### NOTICES

TTY Services available: Dial 711 from the United States; Dial 866-280-2050 from Puerto Rico.

CALLS ARE RANDOMLY MONITORED AND RECORDED TO ENSURE QUALITY SERVICE.

Hours of operation provided reflect general hours for the Bankruptcy Servicing Center.

If an attorney represents you, please refer this letter to your attorney and provide us with the attorney's name, address and telephone number.

**TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH OBLIGATION.**



© 2017 Citigroup Inc. All rights reserved. Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.

BNK1008330.55852



1000 Technology Drive,  
Mail Station 420  
O'Fallon, MO 63368

December 11, 2017

**VIA Regular Mail**

WILLIAM R SCHULTE  
MELANI SCHULTE  
9811 W CHARLESTON BLVD STE 2-351  
LAS VEGAS, NV 89117

RE:     Mortgagor Name(s):           WILLIAM R SCHULTE AND MELANI SCHULTE  
          Property Address:           9500 ASPEN GLOW DR  
  LAS VEGAS, NV 89134

CitiMortgage Loan number: [REDACTED] 51

Dear CitiMortgage Customer(s):

Please note: As a result of your bankruptcy case, this letter is not an attempt to collect debt from you or in any way violate any provision of the United States Bankruptcy Code. This letter has been sent to you for informational purposes only. This is not a bill or a request for payment, or a statement that you are personally obligated in any way to make a payment.

This letter is in response to your inquiry dated November 6, 2017 and received in the Default Mortgage Account Research Services of CitiMortgage on November 27, 2017.

Thank you for contacting CitiMortgage. We received your 2<sup>nd</sup> Request for Information related to the above captioned mortgage loan.

After thorough review, CitiMortgage has made no error as a previous response was mailed. With respect to your November 6, 2017 correspondence, we stand by our prior response. A copy of our prior response dated April 3, 2017 is enclosed.

We have enclosed an updated Payment History, Reinstatement Quote good through January 4, 2018 and Escrow Disclosure Statement.

The name of the investor is:

CITIBANK, N.A.  
1000 TECHNOLOGY DR.  
O'FALLON, MO 63368  
(800)283-7918



© 2017 Citigroup Inc. All rights reserved. Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.



Should you have any further inquiries or require additional assistance, please contact our Bankruptcy Servicing Center at 1-866-613-5636, Monday through Friday 7:30 a.m. to 5:00 p.m. CT. You may also contact us via mail at: CitiMortgage, Inc., Bankruptcy Servicing Center, P.O. Box 6030, Sioux Falls, SD 57117-6030

Based on the completed research, CitiMortgage trusts this letter has addressed your concerns on the above loan. Should you have any further questions please feel free to call us at 877-882-5015, Monday - Friday 9:00 a.m. – 7:00 p.m. CT or by fax at 866-675-5772. You may also contact us via mail at CitiMortgage Inc., Attn: DMARS, 9060 S Rita Rd, Tucson, AZ 85747

When you call or write, please refer to loan number 0577014851.

Sincerely,

CitiMortgage, Inc.



#### NOTICES

TTY Services available: Dial 711 from the United States or Dial 1-866-280-2050 from Puerto Rico.

CALLS ARE RANDOMLY MONITORED AND RECORDED TO ENSURE QUALITY SERVICE.

Hours of operation provided reflect general hours for the department.

If an attorney represents you, please refer this letter to your attorney and provide us with the attorney's name, address and telephone number.

The purpose of this communication is an attempt to collect a debt and any information obtained will be used for that purpose.

**TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH OBLIGATION.**







1000 Technology Drive  
Mail Station 420  
O'Fallon, MO 63368

April 3, 2017

WILLIAM R SCHULTE  
MELANI SCHULTE  
9811 W CHARLESTON BLVD STE 2-351  
LAS VEGAS, NV 89117

RE:                      Mortgagor Name(s):                      WILLIAM R SCHULTE AND MELANI SCHULTE  
                                 Property Address:                      9500 ASPEN GLOW DR  
                                    LAS VEGAS, NV 89134

CitiMortgage Loan number:                      [REDACTED] 51

Dear CitiMortgage Customer(s):

This letter is in response to your inquiry dated March 21, 2017 and received in the Default Mortgage Account Research Services of CitiMortgage Inc. (CMI) on March 30, 2017.

Thank you for contacting CitiMortgage. We received your correspondence which included a Request for Information. Additionally, you are requesting a Payoff, Reinstatement and Payment History. You have also included a Release of Information signed by William R. Schulte. Our response is as follows:

1. Enclosed please find a Payoff and Reinstatement quote good through April 30, 2017.
2. Enclosed please find a Payment History from July 23, 2009 through March 9, 2017.
3. We have enclosed the most recent Brokers Price Opinion, dated September 21, 2015.
4. Enclosed please find the most recent Escrow Analysis Statement, dated September 30, 2016.
5. Enclosed please find the most recent Billing Statement.
6. We have enclosed a Loss Mitigation packet per your request which includes a Hardship Affidavit, 4506-T Form and Uniform Borrower Assistance Form.
7. The retention program available to this Mortgage loan is as follows:
  - a. 1<sup>st</sup> & 2<sup>nd</sup> Lien Supplemental Modification Program
8. Enclosed please find the Note and Mortgage for the above captioned Mortgage loan.

In regard to the Release of Information, if you will be applying for Hardship Assistance, please be advised that the borrower's signature may be required on any applications if we do not have a Divorce Decree or Quit Claim Deed on file.

---

Should you have any inquiries or require additional information, please contact our Homeowner Assistance Team at 1-866-272-4749, Monday – Thursday from 7:00 a.m. to 8:00 p.m., CT., Friday from 7:00 a.m. to 6:00 p.m., CT., and Saturday from 7:00 a.m. to 11:00 a.m., CT.

Based on the completed research, CitiMortgage trusts this letter has addressed your concerns on the above loan. Should you have any further questions please feel free to call us at 1-877-882-5015, Monday - Friday 9:00 a.m. – 7:00 p.m. CT or by fax at 1-866-675-5772. You may also contact us via mail at: CitiMortgage Inc., Attn: DMARS, 9060 S Rita Rd, Tucson, AZ 85747

When you call or write, please refer to loan number 0577014851.

Sincerely,

CitiMortgage, Inc.

Enclosure(s)



---

**NOTICES**

TTY Services are also available. To access: Dial 711 from the United States or Dial 1-866-280-2050 from Puerto Rico.

**CALLS ARE RANDOMLY MONITORED AND RECORDED TO ENSURE QUALITY SERVICE.**

Hours of operation provided reflect general hours for the department.

If an attorney represents you, please refer this letter to your attorney and provide us with the attorney's name, address and telephone number.

The purpose of this communication is an attempt to collect a debt and any information obtained will be used for that purpose.

**TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO AN AUTOMATIC STAY OF A BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT ANY SUCH OBLIGATION.**

ASPEE

## Mortgage Account Information

citi

Account Number: [REDACTED] 51-7  
 Payment Date: 01/01/18  
 Payment Amount: \$1,045.22

Statement Date: 12/19/17

How to reach us

www.citimortgage.com

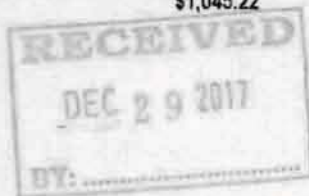
Bankruptcy Service Center: 1-866-613-5636\*

Please reference your account number [REDACTED] 51 when calling.

\*Calls are randomly monitored and recorded to ensure quality service.

## Explanation of Payment Amount

Principal	\$591.61
Interest	\$289.80
Escrow	\$163.81
<b>Total Payment Amount</b>	<b>\$1,045.22</b>



## Account Information

WILLIAM R SCHULTE

MELANI SCHULTE

Property Address: 9500 ASPEN GLOW DR  
LAS VEGAS, NV 89134

Type of Mortgage	FIXED RATE LOAN
Outstanding Principal Balance	\$87,997.47
Interest Rate	7.50000%
Escrow Balance	-\$15,319.01
CitiMortgage Taxes Paid Year to Date	\$1,799.04

## Transaction Activity Since Last Statement (11/18/17 to 12/19/17)

Date	Description	Charges/Adjustments	Payments
12/12/17	Escrow Disbursement - County Tax		-\$452.18

TO THE EXTENT YOUR ORIGINAL OBLIGATION WAS DISCHARGED, OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY UNDER TITLE 11 OF THE UNITED STATES CODE, THIS STATEMENT IS FOR COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE AN ATTEMPT TO COLLECT A DEBT OR TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.

Important messages continued on the next page

To ensure timely processing, please enclose your check and the coupon below in the envelope provided.



P.O. Box 6243  
 Sioux Falls, SD 57117-6243

Mortgage Statement  
 Enclosed

Account Number: [REDACTED] 51-7

Total Amount by 01/01/18:

\$1,045.22

Please designate how you want us to apply any additional funds. Undesignated additional funds are applied in the following order: 1) late charges and/or fees, 2) principal. Once paid, additional funds cannot be returned.  
 Do not include cash or account inquiries with your payment.  
 Please see reverse side for mailing address and phone number changes.

Additional Principal:	\$	
Additional Escrow:	\$	
Additional Late Charges:	\$	
Additional Monthly Payment:	\$	
Total Amount Enclosed	\$	

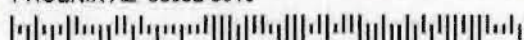
00001808 1 J0501471 DTF 00001808



WILLIAM R SCHULTE  
 MELANI SCHULTE  
 9811 W CHARLESTON BLVD STE 2-351  
 LAS VEGAS NV 89117

Include account number on check. Make payable to CitiMortgage, Inc

CITIMORTGAGE, INC.  
 PO BOX 78015  
 PHOENIX AZ 85062-8015



17500 0104522 0104522 0104522 [REDACTED] 517 0005

485101

00033164  
DPGR